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WILL IT BE WAR OR DISARMAMENT IN 1932?

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The Scandals of Tammany Hall —Page 2

Page 4—Beauharnois and the "Old Red Herring"



CROSSES ATLANTIC IN 17 DAYS—The 52-foot American yawl, Dorade which left Newport, R.I., and 17 days later passed Lizard Head, 50 miles off Plymouth, in the trans-Atlantic yacht race.



MUSSOLINI TAKES STIMSON FOR A RIDE—Premier Mussolini and visiting U. S. Secretary of State Stimson, set out for an outing in Mussolini's motor boat at Nettuno, where the Secretary was the guest of the Italian Minister of Foreign Affairs.



STAR OF THE TENNIS WORLD—Henri Cochet, whose brilliant work in singles and doubles, permitted France to capture the Davis Cup for the current tennis year.

AS WAS intimated last week, an effort should be made as soon as possible to rectify the present strained relations with regard to trade between Canada and New Zealand. The crisis was reached on May 26th, when Rt. Hon. G. W. Forbes, Prime Minister of the latter Dominion, sent a lengthy cablegram in 16 clauses to Hon. R. B. Bennett, announcing that owing to the failure to effect negotiations subsequent to Canada's denunciation of the New Zealand treaty in April, 1930, New Zealand would on June 1st place Canada on the same basis as a foreign country in respect of imports. Mr. Forbes put his decision into immediate effect and the only imports from Canada now admitted under the British preferential rate are gum boots, certain lines of paper, and plain and barbed wire for fencing purposes.

Thus a trade which at the end of the fiscal year of 1929-30 amounted to approximately \$20,000,000 in exports to New Zealand, and \$16,000,000 in imports from that Dominion, has faded away to negligible figures. The disturbing factor in the situation is of course New Zealand butter. Of the \$16,000,000 worth of commodities which New Zealand sold to Canada in the year ending March 31st, 1930, no less than \$13,000,000 was represented by butter, at prices with which the Canadian dairy farmer could not compete. The duty on butter under the old treaty was 1 cent per pound. When the King government denounced the treaty in April, 1930, it proposed a duty under the Dunning budget of 4 cents per pound. After Mr. Bennett came into power in the August following, Mr. Forbes decided to go to the Imperial Conference at London via Ottawa, and open negotiations for a new arrangement. But on the very morning he arrived in the Canadian capital the announcement was made that the duty on New Zealand butter had been increased by the emergency tariff to 8 cents per pound.

Politically the two Prime Ministers are in an analogous position. The dairy farmer can wield and does wield a tremendous influence in elections in both countries. But in the recent Australian treaty butter is allowed a preference of 5 cents a pound, and New Zealand naturally asks why such favoritism should prevail when she is ready to open her markets to Canadian manufacturers on a mutually preferential basis. Probably a quota system would be a solution so long as Canada continues to consume more butter than she produces. In his cablegram of May 26th Mr. Forbes held out a small olive branch in the form of a request that Mr. Bennett send a member of his government to New Zealand to thresh out the whole situation. This is an excellent suggestion and the logical man to go is Hon. H. H. Stevens, Minister of Trade and Commerce, who already has a close familiarity with Pacific commercial problems.

IT WILL require the intensive work of many able minds to direct the future of the Beauharnois Power enterprise. Political scandal became so rife during the latter stages of the parliamentary enquiry, that the public, always delighted with the piquancy of such revelations, lost sight of the main problems: What is to be the fate of Beauharnois and of the public investment therein? These are problems fraught with many difficulties and complications. There are many differences which must

be reconciled before plain sailing can ensue. But we take it to be the consensus of reasoning public opinion that the enterprise must go on under proper safeguards as a work for the general benefit of Canada. If it can be incorporated with a plan for the development of the St. Lawrence seaway, with provisions for the protection of all honest investors, so much the better.

One result of the inquiry has been to dissipate Montreal's favorite myth that private ownership is necessarily more righteous and efficient than public ownership. The investing public is suffering too greatly from the operations of exalted financial high binders in other directions to be gulled by such arguments any longer. Mr. Sweezy, the promoter of Beauharnois, seems to have started out optimistically and honestly with his big idea only to be ambushed at every turn by magnates who ordered him to stand and deliver. The completion of the Beauharnois project must be with a vigilant government as predominant partner.

The province of Ontario is itself especially interested in the fulfilment of the contract made with the Hydro-Electric Commission to supply 250,000 horsepower at \$15 per h.p. Attempts have been made to give a sinister aspect to this contract, but it was in reality one of the best strokes of business (if finally consummated) that any province ever achieved. It is indeed probable that Ontario, face to face with constantly increasing demands for power, will never again obtain such a bargain. The contention that Ontario, instead of seizing this opportunity to buy power at a price much cheaper than she has been able to develop it herself, should have defied the governments of the United States and the Dominion and gone ahead with development on the St. Lawrence at her own risk, lies outside the realms of sanity.

When industrial recovery ensues, as it surely will some day, Ontario will need all the electric energy she can procure at reasonable prices, and so will Quebec. Let the country punish the politicians and grafters in due season; but the first consideration is that the enterprise should go on. SATURDAY NIGHT through its able Ottawa correspondent, Mr. E. C. Buchanan, has kept the facts about the sinister political history of the concern before the public from the very beginning. If what it revealed over two years ago had been heeded, the country would have been spared recent disgraceful revelations. But we have always held that there should be a legitimate development of power in the area in question, once the wolves were driven off.

THE Toronto Police Commissioners have lately adopted a plan advocated in SATURDAY NIGHT months ago, when relations between Chief Draper and a large section of the public were strained,—by abolishing that official's dual function as Chief of Police and secretary of the board. The Chief was quietly retired from the secretaryship without preliminary flourish of trumpets, by the votes of Mayor

Police Anomaly Abolished

Stewart, who is chairman ex-officio, and Judge James Parker, K.C. (a new and very able commissioner appointed on the retirement of Judge Morson), with Magistrate Coatsworth dissenting. The plan originally suggested by SATURDAY NIGHT of choosing a

secretary from among the City Hall staff has also been adopted.

We feel sure that Chief Draper, whether or not he welcomed the change, will be a happier man under the new system. Had this step been taken before his appointment as Chief Constable the troubles which have marked his regime would have been largely obviated. Until the advent of Mayor Stewart, subsequently fortified by the appointment of Judge Parker, General Draper was to all intents and purposes manager as well as secretary of the Police Commission,—a position of authority which secretaries are apt to drift into in many institutions. It was an anomaly which left a burning sense of injustice in the minds of many citizens, that anyone who had a complaint to make in regard to the excessive exercise of police authority, was obliged to go to the Chief to secure audience with the Board, and afterward run the gauntlet of the Chief's biting criticisms in submitting his case.

The Commission would however be wise to proceed cautiously with proposals to abolish the "Morality Department". Under the late Inspector McKinney it was worth a dozen "Domestic Relations Courts" such as exist in other cities.

THE Social Hygiene Council is making a special appeal for funds to both private individuals and governments; and assuredly no institution deserves better of the community than this. Although the organization arose from the alarming condition with regard to venereal disease which followed the Great War, the scope of its activities has by no means been confined to that field. For instance, it has been very active in educating the public on the advisability of establishing county health units. In this movement Quebec has taken the initiative and after three years experience that province reports a cut of almost 50 per cent. in infant mortality.

The Social Hygiene Council is purely educational and preaches the doctrines of health through almost every available channel of publicity,—taking for its motto the old proverb that prevention is better than cure. Primarily to this organization's labors may be attributed certain notable improvements in health conditions. With regard to the specific evil which the council was formed to combat, 102 treatment centres for the free treatment of venereal diseases have been opened. 250,000 persons are reported as brought under treatment, 50 per cent. of whom have been dealt with in government free clinics. Hospital and asylum returns show a great falling off in what are termed social diseases since 1920. In fact statistics from every quarter show that the anti-venereal disease machinery promoted by the Council has brought striking and beneficial results.

In the general domain of preventive medicine the Council has been a powerful influence. What preventive medicine signifies may be gleaned from the diphtheria statistics of Hamilton, Ont., where in 1922 there were 747 cases and 32 deaths from this disease. Last year there were 14 cases and one death. If the county health unit system, for which the council is agitating, becomes generally established in rural Canada, similar benefits will ensue in many regions. In public health eternal vigilance is the price of

safety, just as surely as it is that of liberty. On the average there are 180,000 persons constantly ill in Canada with disabling diseases. It is not easy to estimate the economic loss the country suffers through sickness and the deaths of those who pass away before their time from preventable diseases; but in either case it is enormous. Ascertainable figures of the actual costs of the hospitals of various kinds, show an investment of 200 million dollars and annual maintenance costs of 50 million dollars. Health education for the community, as promulgated by the Social Hygiene Council, is therefore a service of incalculable economic importance.

IT IS satisfactory to know that the warring centres of Northern Ontario have come to a compromise on the route of the projected Trans-Canada Highway necessary to link up Eastern and Western Canada.

Trans-Canada Scenic Highway

Distances in that area are so great, and civic life so scattered, that diversity of opinion inevitably arose, and for a while bitterness was engendered. From a tourist and scenic standpoint, it was obvious that if the highway were to be constructed at all, it should include a route along the north shore of Lake Superior, the beauties of which are well known to everyone who has travelled west by the Canadian Pacific Railway. Some time ago the four major cities west of North Bay, Sudbury, Sault Ste. Marie, Fort William and Port Arthur, got together and formulated a plan for a highway running along the north shores of both Lake Huron and Lake Superior as far west as Fort William.

From other municipalities the criticism naturally arose that such a route would for the greater part of its length merely touch on the fringe of Northern Ontario. Towns like Cochrane, Timmins and Hearst objected to being ignored. The compromise arrived at calls for two highways to form a great loop in the eastern part of Northern Ontario and if the provincial and federal governments assent everyone will be happy. One highway would run west from North Bay to Sault Ste. Marie, thence up a corner of Lake Superior to Michipicoten, from whence it would proceed north to White River on the height of land, famous for low temperatures. Another highway would run from North Bay through the Lake Temagami country and the mining districts to Cochrane and thence west to Hearst, which lies directly north of the "Soo". It would then drop down to converge with the southern highway at White River aforesaid. From White River the highway would run almost straight west to Fort William, hitting Lake Superior somewhere near Heron Bay.

To those of us who know Northern Ontario well the compromise, though expensive, has the advantage of covering a large proportion of the best scenic and sporting areas of the North, as well as satisfying the conflicting ambitions of municipalities.

The new highway when completed will have important tourist advantages in respect of connections with United States highways. There are already excellent road communications from Duluth to Port Arthur and Fort William. Motorists from the Western states will thus have direct access to the alluring fishing regions of Northern Ontario and Quebec, and can if they wish return via Toronto, Detroit and Chicago. Or again they will be able to enter Canada by way of Sault Ste. Marie and travelling eastward will find a great chain of highways opening up before them clear through to the Atlantic.

THE HAUL THAT IS CALLED TAMMANY

Post-Bellum Period in New York Hey-Day of Corruption—The Story of Boss Tweed and his Ring of Grafters

By JOHN E. WEBBER

Editor's Note—Some early chapters in Mr. Webber's history of Tammany Hall appeared in these columns in June. The following article brings its history to the present administration, now under investigation.

PART I.

THE Civil War, as we have noted, made New York safe for democracy. And Tammany was the strong arm, literally and metaphorically, of that democracy. Anti-war democrats had opposed the Draft Act as unconstitutional; as discriminating in its large levy against the thickly populated districts of the city, which of course were democratic; and in its \$300 exemption purchase provision, as class legislation. Where would the poor get \$300? Republicans were even accused of trying to make New York safe for themselves by the simple expedient of having democrats killed off in battle. The then democratic Governor of the State, and five years later candidate for President, had warned "that the bloody, treasonable and revolutionary doctrine of public necessity, can be proclaimed by a mob as well as by a government". That prophecy was later fulfilled when an army of 10,000 had to be withdrawn from the Potomac to quell the mobs that had been organized to resist compulsory service. The State forces, with considerable foresight, had been left inadequate for the task.

Looming large in the background of these bloody events, if not by covert suggestion, egging on the gangs to resistance, was the dark sinister figure of William Marcy Tweed, shortly to raise Tammany to the greatest power it had known, give to it its widest celebrity, and its most lasting odium.

Tweed, when he took command in the early sixties, is described as tall and corpulent, weighing about three hundred pounds and just under six feet in height. His complexion was florid, his features large and, what hair remained, a reddish brown. When he took his seat in the Senate a special chair had to be provided for him. That great bulk, which Nast's cartoons have given to immortality, had shouldered its way into the political arena through the Volunteer Fire Department, the open door to many political careers at the time. He had already served in the aldermanic body which became known as the Forty Thieves, and been elected to Congress. The late sixties were to see him enthroned as Boss of Tammany Hall, Grand Sachem of Tammany Society (the only one to hold the dual headship) chairman of the County Democratic Committee, State Senator, and master of the entire machinery of city and state government, executive, legislative and judicial, with the single exception of the Court of Appeals. He even plotted to extend Tammany control to the national arena. He had learned the game of politics in the first election in which he cast his vote, when out of 45,000 duly qualified voters in the city, Clay (Whig) had polled 26,870 votes and Polk (Democrat) 28,216. He was an apt pupil. After his downfall he declared: "The fact is New York politics were always dishonest, long before my time. There was never a time when you couldn't buy the Board of Aldermen. A politician in coming forward takes things as they are. The population is too hopelessly split up into races and factions to govern it under universal suffrage, except by the bribery of patronage, or corruption". He had learned in his fire fighting days that the race is to the swift and the battle to the strong. His "Big-Six" engine, on which he had emblazoned a tiger, afterward adopted as the Tammany symbol, was first on the scene, even at the risk of a street fight or the overturning of a rival engine. The fire could wait, the race for political advantage could not. The engine companies were political factions. The Forty Thieves had given him experience in public plunder. They had sold ferry leases and street railway franchises as part of their aldermanic business; palmed off Potter's Field on the city at a huge profit and sold it Ward's Island, worth from \$50 to \$800 per acre for a flat \$1,500 per acre. These were large graft at the time, but mere petit larceny to the monumental thievings of the Tweed Ring later.

THE Ring began operations in January, 1869. Its leading members were Tweed, Peter B. Sweeney, who took care of the election of judicial candidates; A. Oakey Hall, the Mayor and Former District Attorney, who brought to the group social accomplishments and a sartorial perfection matched only by the present occupant of the Mayor's chair; and Richard Connolly, whose financial experience as a bank clerk, made him City Comptroller. Tweed was content in the humble office of a Supervisor. There were minor personalities who worked with these confederates and shared the loot. Among them a future governor, two judges of the Supreme Court, three Senators, and the City Auditor. The speculations of the Ring, from the city treasury alone, within three years, are placed at thirty million and from all sources, at from forty-five to two hundred million. Their extent was never accurately placed. The method of "collecting", however, was simplicity itself. Every one who received a contract for supplies, or who did work on city buildings or public works, was instructed to "raise" his bill from fifty-five to sixty-five per cent. The face amount was paid by the city auditor, who received back, in cash, the excess amount, which, as paymaster to the Ring, he distributed. Tweed's modest share was one fourth. The new County Court House, known as The House That Tweed Built, provided the greatest single haul. For that building and equipment, estimated to cost at an outside price \$3,000,000, the city paid \$12,000,000. The Ring pocketed the difference. Tweed penniless in 1861 was in 1870 reputed worth \$12,000,000.

But even greater frauds were perpetrated in the process of naturalization and control of elections. An investigation of the fraudulent election of 1868 revealed methods which according to the Tribune "made citizens at the rate of a thousand a day, with no more solemnity and quite as much celerity, as is displayed in converting swine into pork in a

packing house. One Supreme Court judge, in fourteen days prior to an election, naturalized 10,093 foreigners. Tweed's total of fraudulent registrations in that election was placed at sixty thousand. These he held to offset any adverse majority up state. Republicans did the same thing, but as their party appealed less to foreigners, their traffic was not so extensive.

That election gave Tweed a governor, a mayor and the most powerful political organization in the country. The city was his. The state was his. Why not the nation? Next time he would move his governor on to the White House, his mayor on to Albany and himself to Washington as Senator. There enthroned, he would rule the Congress as he had the Assembly. Tilden was his only rival for party control and at Tilden's ambitions he laughed. Tweed did not spend all his time at thieving. That was his means to more important political ends. His business was politics, and if the country's good did not always take precedence, that was the country's lookout.

He was politic enough, however, to give to some of his acts a semblance of virtue. He put through Albany a new charter for the city that, on its face, restored local autonomy and reformed old abuses. Civic leaders, in their enthusiasm, were blind to its joker clauses and gave it unqualified endorsement. Leading citizens petitioned in its favor. But Tweed did not rely on endorsements and petitions. He testified afterward that it cost \$600,000 to put his charter through the legislature. The money came from Fisk, Gould and various tradesmen and contractors. The lawmakers took their payments in cash. And when payments were eventually traced to them, explained them as "borrowings". Only two senators voted against the measure. Tweed returned to the city to find himself a hero. Newspapers vied with one another in praise of his "reform efforts". The Times said, editorially: "Senator Tweed is in a fair way to distinguish himself as a Reformer. His last proposition to abolish the Board of Supervisors and transfer their functions to the Mayor and new Board of Aldermen, is the crowning act of all. It strikes a blow at one of the most corrupt departments of government and one which is as useless as a fifth wheel to a coach". Tweed who had been a supervisor confessed that his primary purpose in abolishing the board was to get rid of a too troublesome enemy. But reform elements became his advocates, and the reform threat of Young Democracy was for the time being met and answered. He further popularized himself by sponsoring the bonds for Brooklyn bridge. He overcame the opposition of the Aldermen to the issue of these bonds by meeting their price, \$65,000. Tweed had been an Alderman and saw nothing unreasonable in their demands. He also gave further evidence of civic vision by sponsoring Central Park and securing the passage of the ordinance for its acquirement over the Mayor's veto. It was probably mere coincidence that, as head of the Street Department, he would award the contracts for this extensive program.

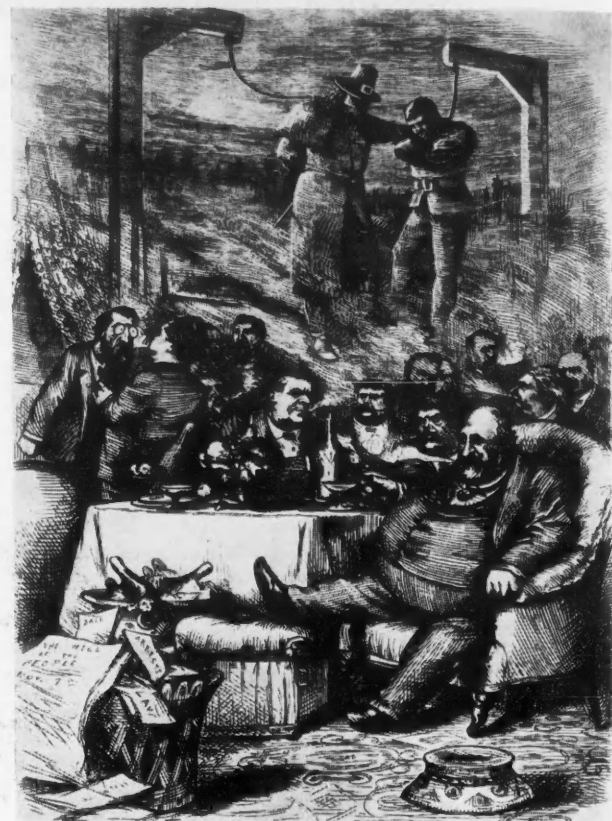
TWEED had dug in deep. He had entrenched himself in the foreign vote and made elections sure, won the favor of reform elements and squared partisan opposition by including republicans on the city payroll. He had silenced the city press with juicy advertising contracts, which from January 1, 1869 to July 1, 1871 took out of the city treasury \$2,703,808.48. Albany papers, which had received at the most \$5,000 for advertising prior to 1869, had their contracts raised to \$207,900 in 1871, the year of the exposure. In those days editorial opinion could be influenced. Even the ultra respectable Evening Post fired a sub-editor who, in the absence of the poet-editor, William Cullen Bryant (Carlyle's Letitia Hemans in trousers) ventured an attack on Tweed.

But one honest editor was at last found in George Jones of the Times. Treachery had delivered the evidence of Ring practices into his hands and he refused to part with it for the five million dollars which Tweed offered. Nast had now an ally and the crusade was on. So was an election. The Times demanded that the Comptroller throw open the books of his department. Tweed countered with a proposal for a committee of investigation composed of six leading citizens, with John Jacob Astor as chairman. Their report presented on the eve of

THE DEAD BEAT

The Ghost of Dick Turpin to Jack Sheppard. "There's No Use Talking. To them (Boss Tweed and the Ring) belongs the Palm. They have completely outdone us."

—From the cartoon by Nast.



the election, certified "that the financial affairs of the city under the charge of the Comptroller, were administered in a faithful and correct manner". Tweed won the election but his reduced majorities showed that a reaction had set in. To silence criticism now, Tweed had passed through the Legislature a bill giving to the local Appellate Division of the Supreme Court, two of whose three members he owned, power to adjudge any critic of Tweed or the Ring in contempt of court. An assemblyman bought for a trifling \$100,000 secured its passage by a constitutional majority.

The Times went on publishing the evidence just the same, while Tweed snarled, "Well, what are you going to do about it?" At a public meeting called to answer that question, there was even a suggestion of hanging. But more prudent counsel prevailed. A Committee of Seventy was appointed and Tilden, as advisor to the Committee, was to have his long overdue revenge on his implacable foe. Tilden himself swore to the complaining affidavit, to which vouchers were attached showing that \$6,312,541.37 had been taken from the city treasury. Tweed was arrested and held in one million dollars bail. Jay Gould went on the bail bond. Why? The answer points some outer circumstances of the Ring not touched by the inquiry. While Tweed was robbing the city, Gould, Fisk, Drew and others were left free to rob shareholders of the Erie by a judge of Tweed's appointing. Tweed went to jail but his financial associates were left free to found the country's families and fortunes. Meanwhile, Tweed on bail, was free to devote himself to the elections, his own re-election as Senator included. This he won by a handsome majority, but elsewhere the Ring was routed. The election over, indictments were sought and found on over a hundred counts. Sweeney, in ill health, went to Canada to recuperate. Connolly jumped his bail and fled to France. Hall, the Mayor, arrested on an indictment, charging neglect of duty, invoked the law's delays and brazened out his term of office. Tweed alone stood trial. The first jury disagreed. Tweed had seen to that. The second, less accessible, returned a verdict of guilty on 204 of the 220 indictments now rolled up against him. A sentence of twelve years and a fine of \$12,750 was imposed. But Tweed served only a year of the sentence and paid nothing on the fine. His troubles, however, were not over.

During his incarceration a law was passed enabling the State to bring suit for monies stolen from public treasuries. He was again arrested in a civil action to recover six million of the loot traced directly to him. Bail was fixed at three million and no Jay Gould came forth to furnish it. In default he was committed to Ludlow Street jail, nominally a prisoner, but actually free to come and go as he pleased. One day he pleased to "go" and, there being no extradition treaty with Spain, he fled there, only to be arrested on arrival and returned to his own country and jail. There he offered to make full

confession and reparation on condition of his release. "I am an old man now, greatly broken in health and spirits and can no longer bear my burden, and to mitigate the prospects of hopeless imprisonment, which must speedily terminate my life, I should it seems, make any sacrifice or effort". Tweed's offer was at first accepted by arrangement with the Attorney-General, Charles S. Fairchild. But "the cohesive ties of plunder" in Cleveland's phrase, were too strong. Tilden, now Governor, had no hand in the thievings of the Ring, but had profited by stolen elections. And Tilden had presidential aspirations. Full confessions were not to his liking. And so it was that Tweed, shortly afterward, died in jail, unconfessed and unconfessing. His last words, "I hope Tilden and Fairchild are satisfied now", were his final answer to the treachery that had wrought his downfall.

THE resilience of Tammany has already been noted. It was proved with the organization's return to complete control of the city government in two years after these startling disclosures. The man who worked the miracle was "Honest John" Kelly. The page he fills in history is not as colorful as some, but the work of organization he did, made Tammany the efficient machine it is today. The "honest" prefix, it seems now, was purely relative. Like Tweed and others, Kelly had come up through the Volunteer Fire Department, using his fists as he came. He had been an Alderman, served two terms in Congress and been thrice elected to the lucrative office of sheriff, an office which drew no salary but all the fees. In that office he had been accused of taking \$30,000, to which he was not entitled, for the care of prisoners, and with charging the city 133% more than the legal rate for conveying prisoners to and from Blackwell's Island. Three terms of office had made him rich but the prefix stood. Once he defended it with tragic results to the reform mayor, William F. Havermeyer, who had ventured to write that "men who go about with the prefix of honest to their names are often rogues". Kelly sued for libel and on the day of trial, the sugar baron, then eighty, died of apoplexy in the mayor's office. The verdict of fate was beyond any of Kelly's dreams. It gave him a henchman of his own for the vacant office and left him in peaceful possession of his pious title. Fourteen years reign in Tammany without scandal and a modest fortune of half a million at the end perhaps justified it.

During the Tweed excitement Kelly was traveling in the Holy Land. He had retired from active politics to give his attention to some soul yearnings. There were even rumors that he would spend the remainder of his days in monastic retreat. But the call of New York democracy for a Moses to lead them back to the Promised Land, and to plenty, returned him to the turmoil. Letters from the Mount of Olives and four huge canvases, representing the Baptism of our Lord, The Marriage of Cana, The Return of the Prodigal and St. Patrick Preaching at Tara, which he had executed in Italy and presented on his return to St. Patrick's Cathedral here, suggested ideal pre-occupations for the regenerations of Tammany and of city politics. But a still more potent factor in the choice was his remembered opposition to Tweed and his associates. He had even proposed to run for mayor in opposition to Tweed's choice, but instead had accepted the "suggestion" of a trip abroad. (To be Concluded)

Stepping from a taxi in front of the Lambs yesterday, a hurrying author presented the driver with a twenty-dollar bill to pay a meter charge of \$1.10. The driver snorted, and remarked that it was the first twenty he had seen since shortly before the war, and to expect him to change it amounted to mockery. The passenger turned to an actor shading himself on the Lambs stoop, and asked for a dollar and a quarter. "If I had a dollar and a quarter," returned the actor, "do you think I'd imperil it hanging around here?"—New York Morning Telegraph.

"Tell me, my dear, how do you manage to get the maid up so early in the morning?" "It was rather clever of me. I introduced her to the milkman."—Leeds Mercury.

"Whaddaya consider the height of human incompetence?" "How about a drum-major with an inferiority complex?"—Michigan Gargoyle.



THE TAMMANY TIGER IN ACTION

—From the famous cartoon by Nast.

GETTING THE NEWS FOR THE WEST

Pioneer Efforts of M. E. Nichols, New President of Canadian Press, to Let One Half of Canada Know What the Other Half Was Doing

By GARNET CLAY PORTER

WHEN M. E. Nichols began to talk about some kind of a news distributing organization for the daily papers of western Canada back in 1907 it was a voice crying in the wilderness. Fresh from the Toronto journalistic field, imbued with energy and a vision that would not permit the goal to be obscured by the indifference of other western editors and newspaper owners to the wretched condition then prevailing.

When he was elected president of the Canadian Press recently, in recognition of his long service in the interest of co-operative news collection and distribution throughout Canada, an interesting chapter in the struggles for an adequate nation-wide service throughout Canada was concluded.

It is a far cry from the old Western Canadian Press, which this Ontario product's ceaseless energy brought into the field a quarter of a century ago to the present aggressive organization of which he has just been made the head. When, as managing director of the old "Daily Telegram" of Winnipeg, he surveyed the field difficulties of collecting Western news and bringing reports from the East, a tremendous task presented itself.

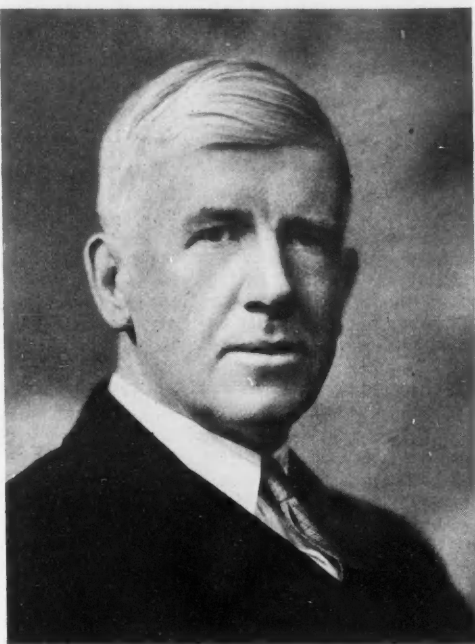
At that time an impossible situation confronted ambitious newspaper publishers west of the lakes. There was practically no co-ordination and only the three papers published in Winnipeg were strong enough to bear the even small expense that was about to be attempted in bringing into existence the Western Canadian Press.

Nearly everybody in the West was from Eastern Canada. They wanted home news and the growing West had to have some sort of exchange information if there was to be adequate development. Even the skeleton of American Associated Press reports, with an occasional domestic item sandwiched into it, was a pitiful excuse for a news service and in no sense a co-operative publishers' affair. And the cost of even that poor makeshift was almost prohibitive to newspapers with very limited revenues.

The writer recalls that in 1905, as editor of the Calgary Herald, that paper's press report from outside sources was a joke and a costly one at that. Of course there were no copper wires and the few strings of iron telegraph were scarcely sufficient for the commercial business and railroad demands.

Each night, 3,000 words of "stuff" originally brought to Winnipeg in the form of a rebash of the old American Associated Press at Buffalo, was thrown together by telegraph operators and dispatched to Calgary. The first 1,000 words went to the small morning paper at Calgary. The balance was held over for the afternoon edition of the paper on which I was employed. For this paltry news service the "Herald" paid \$200 per month and the "Morning Alberta" \$100.

Each Calgary paper supplemented this with a few brief news dispatched from its private correspondents in Winnipeg. When the wires were not working well or there was a press of commercial business, the tele-



MARK EDGAR NICHOLS
Present President of Canadian Press and pioneer of organized news distribution in Canada. Mr. Nichols is Managing Director of the Winnipeg Tribune.

graph company reserved the right in consideration of the cheap night press rate charged for transmission not to hold back these specials or to send a part to both papers.

Vancouver papers and those of Victoria were a little better protected by connections on the lower Pacific Coast service. The feeble publications, by courtesy called "daily papers", widely distributed from the lake to the coast were in an even more deplorable condition.

When M. E. Nichols began to talk and write and lecture on the necessity for a Western association of publishers to collect and distribute news on a co-operative basis, this was the picture the Western publishers presented. They frankly admitted the necessity for a press service but asked "What are we going to use for money?"

The present president of the great Canadian Press can trace such gray hairs as he possesses back to those early struggles to lick into shape something resembling a co-operative service. Of course he had at all times the powerful support of Mr. E. H. Macklin of the Manitoba Free Press who also had come out

of a Toronto newspaper office and knew but too well the limited character of the service being supplied the Western Canadian papers.

The country was filling up with new people and development was going on everywhere. An energetic press was an adjunct that could not be overlooked. And this was the stage on which the feeble infant known as the Western Canadian Press was born. They called it "Western" to distinguish it from the association then functioning fairly well in the Eastern field.

Eastern editors were anxious to help and there was a basis of exchange but the mechanics of distribution were infinitely crude. However, it was a beginning. Then came the question of adjusting salaries on all the daily staffs. In each office the modestly paid staffs had long eked out their precarious existence by acting as special correspondents for this and that paper. All this source of side income was about to be eliminated and it was no small element of consideration. The energetic spirits behind the association, themselves familiar with the economics of newspaper writers, made the reimbursing of their staffs for their loss of correspondence a part of the organization. They had to or many of the boys would have passed out.

Then came the better days and the Eastern organization combined with the Western and the man-sized job that M. E. Nichols had undertaken under such discouraging circumstances was completed.

But it must make the new president of the really splendid Canadian Press smile today when he recalls those early struggles. The organization of today is probably as fine a tribute to the pioneers of the co-operative movement as can be found in the successful papers of which they are the respective heads.

Not only did Nichols and Macklin and the late R. L. Richardson, M.P., of the Winnipeg "Tribune", have to administer their respective newspaper properties in those days in the shadow of insistent economic complications but when their energies were close to zero, then they had to hurry to a meeting and work out the ever-increasing problems of the Western Canadian Press.

Mr. F. J. B. Livesay, now general manager of the Canadian Press, was then the manager of a little upstart these active spirits had brought into existence West of the Great Lakes. An unusual news story and the budget was shot to pieces! A foreign war cloud and the publishers of the prairies in the combination faced an overdraft; but by hook or by crook the weakling weathered through.

So, the Western newspaper men rejoice over the new honor that has been conferred on M. E. Nichols, as the head of a news-gathering organization the equal, in its way, possessed by any country and one thought which must be consoling to the new president in his new duties is that wires may go down and wires may come up but if there is a single wire across the country—the Canadian Press gets it.



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Jefferson Davis In Canada

Famous Southerner Found Refuge In This Country

By FRANK YEIGH

THE threat of tens of thousands of northern soldiers and civilians during and after the American Civil War:

"We'll hang Jeff Davis
From a sour apple tree"

was never carried out. He visited Canada instead!

There is an episode in one of the Lincoln films when Seward and Stanton lay an order before the President for his signature. Adjusting his glasses and seizing an old-fashioned pen he read the document and handed it back unsigned, with a hint to have a blind eye if the fallen southern leader tried to escape. Whether based on fact or not; Davis was arrested in May, 1865, while attempting to escape in women's clothes, and placed in military custody, without bail, in Fortress Monroe. Had Lincoln lived, it is probable, according to one writer of that day, that Davis would not have been pursued in his Southern flight. A large reward was offered for his arrest, as many of his enemies suspected that he knew of John Wilkes Booth's assassination plot, but no evidence was ever produced in substantiation. He was tried for treason rather than for murder. The trial dragged along for two years until the charge was withdrawn by President Johnson (at the time of a general amnesty), who publicly pronounced him free from the possibility of further legal prosecution.

Southern historians have charged, perhaps naturally, a long and cruel imprisonment. Certainly when Jefferson Davis was released, and when he came to Canada, he was wrecked, as was claimed, in fortune and health. His friends protested vigorously that he was imprisoned for two years without trial and under close confinement, and that during a large portion of this period "he was treated with all the rigor of a sentenced convict."

His first trial took place in the federal court of Richmond, Virginia, amid scenes that must have been poignantly painful after his reign in the capital as President of the Southern Republic. But a chronicler of the time says "he was the recipient, in and by the court, of the respect and sympathy which his character and his sufferings might have been expected to elicit from a humane people." Released by the court upon recognizance, he appeared again a few months later when, as has been said, the case was dropped—no doubt to the relief of the entire country,—except the fire-eating element.

The defeated and dethroned President, after his release, decided to come to Canada, but on his way was often hooted at stations in some of the northern States. He arrived at Montreal unknown and unnoticed. But Toronto treated him with greater friendliness. A press report of the day describes the tired and sick man as "drawing a full breath, feeling he was once more breathing the free air of heaven. He

instantly felt better and said that he believed it had sweetened if not lengthened his life." Only two years had elapsed since the collapse of his cause and his imprisonment; and little wonder the newly-formed Dominion was to him a land of freedom as well as to an escaped slave.

His first Toronto reception was an impressive one, especially after the attitude of Montreal. Several thousand greeted him. Col. George Taylor Denison was a leader in the reception as, mounted on a coal pile, he led in cheers, while the distinguished visitor landed at a wharf at the foot of Church St. Hon. J. M. Mason of "Trent Affair" fame, Gen. Early and other southern friends accompanied him. The picture of Davis as "emaciated and weak" was no doubt a true one, after the inevitable hardships of prison life.

Crossing Lake Ontario to Niagara, a United States flag flew from Fort Niagara, on the American side. Davis turned to Mason and said: "Look there, Mason; there is the gridiron we have been fried on."

One of the many red letter days of old Niagara-on-the-Lake—and she has had many—was when Jefferson Davis visited the town in 1867, where he found himself among friends and sympathizers at the home of Mr. Mason, whose guest he was. Davis and his party crossed the Lake on the steamer "Rothsley Castle." A large party gathered at the wharf to receive him. William Kirby, the novelist, was then a leading citizen of the town and editor of "The Mail," which contained an article in its issue of June 5, 1867, on the Ex-President and his brief stay there. I am indebted to Lorne Pierce's "William Kirby" for this information. Davis was to the editor a distinguished exile whose career as a statesman and ruler over the Confederate States during their stormy existence and whose subsequent captivity and sufferings at the hands of an ungenerous enemy have in turn attracted the admiration and called forth the sympathy of the world, and of none more than the people of Canada. The subjugation of the South has forced new and greater responsibilities upon the peoples of British America. It has increased our dangers, but it has had the corresponding effect of rousing up the national spirit of our people, to make every needful sacrifice to maintain our position as the only really free country remaining upon the soil of North America.

One of the demonstrations in his honor was the then time-honored serenade, now a forgotten method of public approval. The Niagara Band with a number of citizens serenaded Mr. Davis at the residence of Mr. Mason. And, as was also customary, the serenaders were invited to meet the guest, who seemed touched at this spontaneous mark of respect paid him, noisy as it must have been when the musicians turned on the full current. "Gentlemen," re-

marked the Southerner, "I thank you sincerely for the honour you have shown to me it shows that true British manhood to which misfortune is always attractive. May peace and prosperity be forever the blessing of Canada, for she has been the asylum to my friends as she is now an asylum to myself. I hope that Canada may forever remain a part of the British Empire and may God bless you all, and the British flag never cease to wave over you."

One wonders if the Niagara folk of that day told their guest about the part Canada and especially old Niagara, had played as a part of the underground railway of slavery days when many a black refugee found the same kind of an asylum as Mr. Davis' friends did; and whether he had recounted to him the stirring stories of the famous court room scenes, when escaped slaves were placed on trial, leading to riots and loss of life.

Kirby strongly sympathized with the slaves who found their way to and across the Niagara to freedom, and printed in his paper "A Song of the Free by an escaped negro slave," a verse of which ran, though very haltingly:

"I'm on my way to Canada
That cold and dreary land,
The dire effects of slavery
I can no longer stand;
My soul is vexed within me sore,
To think that I'm a slave,
I'm now resolved to strike a blow
For freedom or the grave."

The Niagara Editor associated himself sympathetically with the South, because it represented what was left of the then Tory idea of the United States. He dreaded and hated the Northerners as the Sons of the Revolutionaries and therefore the cause of all the sorrows of the United Empire Loyalists.

A notable group of ex-southern leaders, both military and political, found Canada a desirable haven of refuge, after the War, some of whom made it their permanent home. Besides Senator Mason, the noted Virginian, ex-generals Breckenridge, Early and Hood were part of the southern colony in and around Niagara, which also included James Clay, a son of Henry Clay. They formed a unique and outstanding social element in the picturesque little town by the lake, where they maintained the spirit and atmosphere of true Southern hospitality.

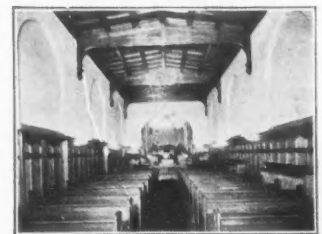
Mason, it will be recalled, figured in the famous Mason-Slidell controversy that threatened to spread the fire of war across the Atlantic to England. Mason was the Confederate States representative in England who, with Slidell, had been taken off the British steamer, "Trent".

Jacob Early escaped from the States to Canada via Mexico, and Lee also planned to find his way north but never carried it out. Strange to say he died on the very day he had expected to reach Toronto.

Mr. Davis returned to Toronto, greatly pleased with his Niagara reception, and was again received with acclaim by many citizens and cheered on the streets. He made a second brief visit to Montreal and Toronto in 1881. Col. and Mrs. Denison visited him later at his final residence near New Orleans.

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NATIONAL AFFAIRS

By E. C. BUCHANAN

The Old Red Herring

PERHAPS it was the world's first fugitive from the law who, with the pursuit closing in, invented the ruse of joining in the hue and cry and shouting loudest of all, "Stop Thief!" At any rate, it has been doing service for a long time. For the fugitive himself it's a fair enough game, but it becomes less excusable when upholders of law and order, recognizing a friend in the fugitive, attempt to draw the chase in another direction. That is what is being done in this Beauharnois business. Special champions of righteousness, self-appointed guardians of public morality and the people's rights, while crying loudest of all in virtuous indignation at the wrong that has been revealed, seek to weaken the force of public opinion by distracting attention from that wrong with sensational suggestions of something suppressed, somebody protected, with efforts to discredit the investigation that has been held and demands for another. In view of all that has been disclosed, all the harm that has been done, the hypocrisy of it is a little hard on the stomach. The country's interests and institutions have been pretty badly betrayed as it is; it would be a double betrayal if this attempt succeeded.

Suggestions that party politics influenced the course and character of the investigation come from those who alone sought to introduce politics into it. The only people who played politics were those who did not want the revelations to be made that have been made. Politics didn't start the investigation, direct its course, or bring it to an end. Politics did seek to justify what was being disclosed, and seeks now to avert the consequences of the disclosures by discrediting the investigation and diverting attention to the four points of the compass. In short, it is politics that inspires the cry, "Politics!" And the "voice of the people", trembling with virtue, takes it up with ingenious suggestions of a "saw-off" in the committee and demands for a royal commission. The public interest, the national institutions that have been placed in jeopardy, deserve something better than that.

The Part Politics Played

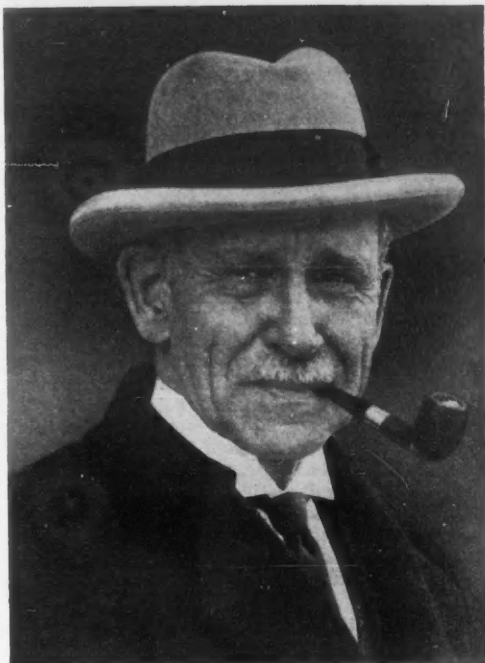
THERE was no "saw-off" in the committee, no closing off of the inquiry. It covered the ground it set out to cover, was authorized to cover. And when it was over, all the submissions made by Mr. Gardiner, non-partisan member of the House of Commons, which provoked it, had been justified. Mr. Gardiner is satisfied with the character of the investigation, the extent of it. Perhaps the inquiry might have been continued in an effort to find out just what Senators Haydon and Raymond did with the three-quarters of a million dollars of Sweezy and Beauharnois money they got for the election fund of the party whose government granted the Beauharnois concession, and who authorized them to accept it. But that is not what the insinuations of "suppression" and a "saw-off" are about. It was found that the scandal could not be equalized between both parties because the federal Conservative Party refused Sweezy's money, so an effort was made to drag in the provincial Conservative Party of Ontario. And Mr. Mackenzie, Liberal member of the committee, made a bluff about wanting to call a long list of witnesses regarding campaign funds, "if the committee is going further into campaign funds". But he didn't call them, and he was not prevented from calling them. It was Mr. Jacobs, a fellow Liberal, who intervened to shut off any motion that they be called by moving the adjournment of the committee. Mr. Jacobs is a wise man, and he comes from the province of Quebec, whose government does not want any investigation into its relations with Beauharnois. Obviously, if the investigation was to go further into the provincial field than the effort that was made to substantiate the suggestion that young Aird was a boodle carrier for the Ontario Conservative organization, it would have to embrace Quebec as well as Ontario. Mr. Jacobs realized that, if Mr. Mackenzie didn't. Anyway, Mr. Jacobs intervened to shut off Mr. Mackenzie's motion for his "long list of witnesses" and the motion was never made. That was the only basis of the suggestion of a "saw-off". Perhaps after all there was something of the kind—between the wise and experienced Mr. Jacobs and the less wise and experienced Mr. Mackenzie. But with that the investigation was not concerned. Its concern was with the federal Beauharnois concession and the Beauharnois company and its project in so far as federal jurisdiction extends.

It is regrettable that this political manoeuvring



MR. B. H. L. SYMMES

Toronto barrister who acted as assistant to Peter White, K.C., in the Beauharnois probe and helped to bring many strange facts to light. Mr. Symmes also served as solicitor for the Department of Labor in the Famous Players investigation over which Mr. White presided as Commissioner. The zeal for mole-work he then displayed led to his being sent for to assist in the Beauharnois probe.



PETER WHITE, K.C.

Distinguished Toronto lawyer who acted as counsel for the Committee of the House of Commons in connection with the recent Beauharnois enquiry and was responsible for bringing out many sensational facts. Mr. White was also Commissioner in the recent Famous Players enquiry which involved an exhaustive survey of the Canadian theatrical situation.

on the part of members of the committee who did not attempt to conceal the fact that their concern was to soften the blow of the disclosures for the late administration, should be seized upon for the purpose of an effort to divert public attention from the essential significance of what has been revealed.

What's to be Done About It?

HOWEVER, there is little occasion for apprehension that the disclosures of the investigation will not have, to a large extent at least, the effect they should have—that of bringing about the remedying of the wrong that has been done. I write in advance of the presentation of the committee's report and of the submission of any legislation based upon it, but I am satisfied that before parliament is prorogued far-reaching steps will be taken to put matters right and protect the national interests. The government is not trifling with the matter.

Legislation resulting from the investigation may be submitted before this is in print, but the situation as I write is uncertain. At any rate, it may not cover the whole scope of federal action in the matter, for to some extent it will be enabling legislation, leaving further decision to the government. I anticipate that by legislation and otherwise, not only will the state assume complete jurisdiction over the Beauharnois undertaking in respect of navigation, which may involve federal ownership of the canal itself and all property pertaining to facilities for navigation, but that it will acquire a beneficial interest in the development of power incidental to navigation improvement. It is not proposed to contest Quebec's claim to provincial jurisdiction in respect of power, but by parliament's declaring the Beauharnois undertaking to be a work for the general advantage of Canada by reason of the fact that the power canal is to be used for navigation, then power development becomes incidental to the navigation factor. As it is, the navigation factor in the project is incidental to power development. In this changed situation, power development is a by-product of waterway construction, not the waterway construction a by-product of power development. So that it is through a work for the general advantage of Canada that the power is to be developed, and the nation has a greater claim to a beneficial interest in the power.

It will not surprise me if the government procures complete federal control and a beneficial interest at the same time in somewhat the same manner that Disraeli acquired for the British nation control of and beneficial interest in the Suez Canal. That is to say, by a share interest in the power company.

This interest would come to the government in consideration of its making it possible for the company and the project to succeed. Without intervention on the part of the government the project cannot very well succeed. With the amount of additional capital required, it will need more water than the forty thousand cubic feet diversion authorized by the concession to be an assured success, and the validity of that diversion itself has to be established if the undertaking is to go ahead at all. So the government is needed as a partner in the enterprise, needed more than Senator McDougald was needed in the days of the syndicate because of his rival but rejected application for the same kind of concession.

Seaway Brought Nearer

QUEBEC won't like it, but what real grievance has it? Claiming the power, it disposed of it to the Beauharnois Company. Its claim is not being contested, its disposition of the power not disturbed. The company proceeds to develop the power for profit. The only difference is that the Federal Government, by contributing to the undertaking that which makes it successful and profitable, has an interest in the company on which it secures some of the profit. It's an arrangement between the company to which Quebec gave the power rights and the Federal Government, a highly advantageous arrangement for the company. What difference does it make to Quebec?

Suppose the Federal Government doesn't go into the undertaking, doesn't declare it a work for the national advantage of Canada as primarily a navigation project, but instead decides to make the navigation improvement along some other lines and to keep the water for that purpose. Where does the company get off? Even if its right to the forty thousand feet is not further disputed, it is in rather a bad way. That wouldn't suit Quebec, but it couldn't dispute the right of the Dominion to take that course,

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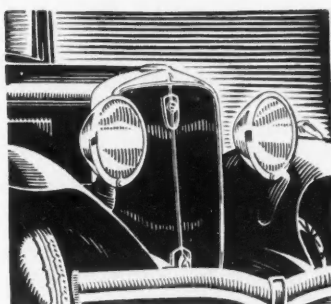
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to provide the waterway in any manner it saw fit. If instead of carrying out the waterway scheme in a way that would leave the Beauharnois project in a hole, it does it in a way to lift the project out of a hole, Quebec should not quarrel with it.

In any case, such an outcome of the problem of what to do about Beauharnois is in prospect. It will mean that the nation is not going to be in the position of providing the deep waterway at great cost while private interests get all the profit from power development incidental thereto. Or, putting it in another way, it will mean that, determining to put through the waterway, the state is letting the private interests favored by Quebec come into the undertaking, develop the power and take some of the profit. It is not confiscation, either of the rights of Quebec or the

property of the company. The state will pay for its interest. Incidentally, of course, the company will have to be reorganized. The government isn't going to rescue and take an interest in a company run by Senator McDougald.

In passing, it may be pointed out that the action to be taken by Ottawa—that may have been taken by the time this is read—in connection with Beauharnois means that the St. Lawrence-Great Lakes deep waterway is appreciably nearer. It solves the difficulties of the national section, and negotiations are under way with Washington in regard to the international section. Doubtless the United States will be willing to make terms favorable to Canada. One of the largest problems would seem to be as to what to do with all the power, but that should be capable of solution.

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LONDON LETTER

Fewer Babies—Edgar Wallace—
Male Dress Reform

By P. O'D.

July 13th, 1931.

NOW we know how many we are, and how much more numerous than we were ten years ago, and how many of us are girls, and how frequently we happen per thousand—population, not money!—and all sorts of interesting things like that. The Registrar-General of this year's census has just published his report, and as a result we are all either shocked or delighted or merely rather bored, according to our dispositions and our point of view. Certain statesmen and publicists of light and leading are pointing with pride to the fact that there are two million more people in England and Wales right now, than there were in 1921—though why anyone should rejoice particularly about that is more than I can see. At the same time certain other profound and voluble thinkers are viewing with alarm the progressive drop in the birth-rate.

"We are not replacing ourselves!" they exclaim, and they go on to point out that England now has the lowest birth-rate in Europe, with the exception of Sweden.

The present rate of arrival of young cherubs and imps in the homes of the land is 16.3—per thousand per annum, I suppose, though I am not very clear as to how these things are worked out. But, according to the authorities on the subject, it ought to be 19.5, if the present level of population is to be maintained. These decimal fractions are a bit confusing, as applied to babies, and 16.3 really seems to be about all a self-respecting stork should be asked to do. Nor am I much of a stickler for this business of replacing—I can think of a lot of people whose replacement would give me no pleasure whatever. Not without a great many changes in the specifications.

None the less, there seems to be considerable national solicitude about the prospect of the population growing gradually smaller and smaller, and earnest clergymen are at present exhorting the public—the married public, that is—to do what they can to meet the situation. Unfortunately, we won't know for another ten years whether the public has responded or not. And, if the public is wise, it will wait to see what is likely to be the rate of increase in incomes before it does anything rash.

MR. EDGAR WALLACE has been accused of stealing a plot, and a jury of his fellow citizens has just awarded to him £1,000 by way of solace to his wounded feelings as a man and an author. A Mr. Charles Goldflam—not a name very distinguished in literary annals, but then neither is Mr. Wallace's—alleged that the prolific Edgar had stolen from a novel of his the plot of his play, "The Calendar". He alleged it so loudly and offensively, that Mr. Wallace finally brought action, with the pleasant and salutary result above mentioned. It will probably have the effect of making certain members of the scribbling fraternity a little less ready in the future to shout, "Stop, thief!" And a very good thing, too! There is a lot too much of this plagiarism-mongering.

Canadian readers, who are perhaps acquainted with Edgar Wallace merely as the fountain-head of a whole flood of detective stories and highly diverting crook-melodramas, may not be aware that in England he is almost a national figure. And he deserves it, too, for the burly and genial Edgar is a very remarkable and attractive personality, quite apart from being the most amazingly productive author that ever lived. He goes everywhere, knows everyone—the Duke of Gloucester is a frequent guest in his box at the first nights of his plays—presides at all sorts of dinners, for he is a most capable and entertaining chairman, has a racing stable and spends a lot of time over racing matters, works hard rehearsing his plays, of which he usually has about three going, and yet finds time to turn out a novel or so a month.

You have perhaps heard the story, which they were telling a little while ago, of the friend who

called him up on the telephone. His secretary—one of them, for he must need about a dozen—said that he could not be disturbed as he was just starting a new novel.

"All right," said the friend, "tell him I'll hold the line."

Arnold Bennett used to talk of Anthony Trollope as the best organized novelist in history, because he had so trained his imagination that he was able to get up about five o'clock every morning and write for three hours at the rate of twelve hundred words an hour. But even the industrious Anthony would have been agast at Wallace's output, which he admitted during the course of his recent libel action to be about a million words a year.

"Then your attendance here has probably meant that the public has been deprived of still another book," said the judge. Wagish old rascal!

Wallace said that he always wrote his plays by hand, but that he dictated his novels. It is his custom, I believe, to seat himself in his study of a morning, wearing a special old dressing-gown and smoking cigarettes in the longest holder in London, and so

reel off his stories into a dictaphone. Not the way to produce great literature, perhaps—how the highbrows must squirm at the idea! But it is good readable stuff. And if anyone thinks it is easy to write—well, let them have a try at it. There are a lot of publishers looking for another Edgar Wallace.

AS THIS is the silly season of the year, it seems a fitting occasion to write about the male dress reformers. The ladies, of course, are busy reforming dress the whole time in one direction or another. But lately London men have taken a hand in the game—the present warmish weather seems to have given a decided impetus to the movement. They have even formed an association for the purpose—the M. D. R. P., the Men's Dress Reform Party. Quite recently they held a "Revel", for the purpose of displaying some of their new ideas in the matter of evening dress. They offered prizes, and the first went to a gentleman who wore a suit of knee-breeches with a bolero jacket and an open-necked shirt. The second to a suit of black trousers, with green side-stripes, velvet dinner jacket, and white silk shirt, open-necked and edged with green. How sweetly pretty! The third was won by a Scottish kilt, also with open-necked shirt.

"Down with the collar-stud!" seems to be the slogan of the new league. Let the Adam's apple flourish in all its glory!

Personally, I am firmly against the tight collar. Usually I am so

firmly against it that my eyes bulge. Often have I wished that I had the nerve of Lord Beaverbrook, who always wears a soft tennis-shirt, no matter what the occasion, and whether the little bow-tie be black or white. Some day, when I have a million or so and a peerage, I'll do the same. For the present, however, I am a feeble and conventional creature. And I don't think the example of the dress reformers will do much to help me out of my slavery. I don't think I'd look well in a bolero and shorts. My centre of gravity is getting a bit too low for that sort of thing—that's the worst of this sedentary life!

But still it is nice to know that there are a lot of fearless fellows here in London working for our emancipation from sartorial thralldom. And no one can say that it isn't needed. Of all the ugly, stuffy, unhealthy, ridiculous forms of evening wear, commend me to the dress of the average civilized man. But it is going to take a long time. The stiff collar has pressed on the backs of our necks so long, that it has bitten right into the base of our brains. I even know a golfer who wears them on the links. He says he can't swing properly unless he feels his collar gouging him under the ear. Think of trying to save people like that!

Father's Day was observed here without distressing incident. There was some passive resistance to the cigars and neckties, but no known cases of violence.—The New Yorker.



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An astronomer says that electrons and atoms are always at war. Up, electron and atom!—New York Evening Post.

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INTERNATIONAL TRUCKS



A scene from "Tabu", the film romance of the South Sea Islands directed by F. W. Murnau. (Tivoli Theatre, Toronto).

THE FILM PARADE

By MARY LOWREY ROSS

"Father's Son"

NOBODY nowadays reads "Elsie Dinsmore" but one generation at least was brought up on Elsie, and the awful moral beauty of that young life was probably responsible for a good deal of the oddity of adult conduct today.

Elsie, as some will remember, had a Father—a Papa as he was called in those days—and he was a worldly individual whose godlessness caused Elsie far more heart-break than a six-year-old child should be called on to bear. And one day Elsie's Papa made the cold-blooded suggestion that she play the piano on Sunday. Shuddering, Elsie refused. Her Papa then said that she must play the piano or sit on the piano-stool until she did. So Elsie sat on the piano stool all through a hot summer's day and finally fainted and falling on the floor almost fatally gashed her head.

The description of her Papa's remorse, his tears and self-improvements on discovering her thus was, from the point of view of a small child, one of the most satisfying pieces of writing ever produced.

Most very young children will get the same sort of enjoyment out of "Father's Son", the picture that is being played this week at the Uptown. Lewis Stone, who takes the part of the father, doesn't indulge to be sure in such old-fashioned hellery as making his child play the piano on Sunday. But he does criticize his table manners, a thing no sensitive child can endure. Besides which he showed a moment of peevishness at discovering the lad playing with his army revolver, and was imperfectly sympathetic when he found Billy's little colored friend shut up in the drawer among his clean shirts. So the child-heart of the audience was completely with

his wife when she left him, taking her unhappy boy with her.

Mr. Stone plays his ignoble part with far more distinction than it deserves. Miss Irene Rich as the mother was as usual rather excessively winning.

Uneasy Virtue

"UNEASY VIRTUE" demonstrates among other things that it takes something more than good comedians to make good comedy.

Everyone in the cast of this British comedy is a dexterous and accomplished performer; and everything that makes for good comedy-acting is unfailingly pro-

taste for the completely representational, but as a piece of stage decor one prefers a rambling rose that looks as if it had really rambled there of itself and not as if it had been stuck on rather carelessly with a thumb-tack. One likes, too, a week-end country house that has the air of being a real country house, costing at least a hundred thousand dollars. The week-end houses in English plays frequently give one the feeling that if a character were to turn too sharply he might knock over the servants' quarters with his elbow.

"Uneasy Virtue" is witty and adroit; but there are a few things it shouldn't be too proud to learn from Hollywood.

The Beaver at Work

THE British comedy was followed by an educational film showing a group of beavers constructing a dam—a really remarkable and fascinating picture. Everyone has heard that beavers build dams, but this film takes the process finally out of legend and makes it a scientific record.

A picture of this sort, following a modern farce-comedy, gives one the oddest feeling about life on our queer planet. In the human picture we have a group of living creatures who spend their time moving planlessly in circles, quarrelling, shouting, blundering and quite vulgarly mugging, while the animal picture presents a public-spirited little colony, who employ themselves in working, contriving, meeting disaster with equanimity, and going about their business with a look of quiet satisfaction on their earnest little faces. A stranger to our planet wouldn't hesitate a moment in selecting the civilized group. He would pick the beavers.

Movie Golf

GOLF in emptying the churches on Sunday morning doesn't really substitute recreation for religion. It merely supplies another religion. It is taking worship out of the church and putting it on the putting green.

Certainly anyone who didn't know any better, watching Bobby



Ruth Chatterton and Ralph Bellamy in the new film, "The Magnificent Lie". (Imperial Theatre, Toronto).

duced. The situations are smoothly and casually handled, the business is amusing and spontaneous, the neat lines are punctuated delivered. But in spite of all this "Uneasy Virtue" doesn't come off smartly, which is to say that it doesn't really come off at all.

For one thing, a great deal of the dialogue is neither relevant to the action nor particularly amusing in itself. In addition to this the photography is frequently vague, and the settings reminded one of those scenic backgrounds, all marble flights, wreathed urns, coy waterfalls and Versailles elegance, against which our forefathers liked to present themselves in their new bicycle clothes. They were in fact simply awful.

It may be merely middle-class

Jones approaching the tee with his gallery would have difficulty in distinguishing the proceedings from religious ritual. There is the silence, the moment of invocation, the pious waiting, and then the miracle. After which the high-priest and his neophytes move on to the next station. It is very simple, beautiful and impressive.

It's funny how the stock market perks up at the news that the world's biggest account is uncollectable.—Dallas News.

King Carol, a dispatch from Roumania states, has improved the economic situation. But the domestic situation remains just about the same.—New York Evening Post.



Robert Montgomery and Charlotte Greenwood in a scene from the film, "The Man in Possession". (Loew's Theatre, Toronto).

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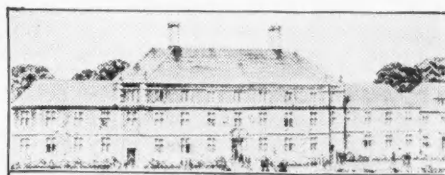
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THE BOOKSHELF

By HAROLD F. SUTTON

Doctor Barnardo

"Doctor Barnardo," by J. Wesley Bready; London, George Allen & Unwin, Limited; 271 pages; price \$2.50.

By T. G. MARQUIS

IN MANY ways Dr. Thomas John Barnardo was the most remarkable man of modern times; a truly great man, possessing courage, singleness of aim, and indomitable energy. The study of his life and career by Dr. J. Wesley Bready places him in the forefront of the world's great reformers and humanitarians. His work was, in a sense, the cope-stone to the edifice of reform constructed by a long line of noble forerunners. It is "treated not as an isolated phenomenon but as a vital tributary to a mighty river of social endeavour."

In his preface Dr. Bready remarks that: "As the Evangelical Revival was the fount from which Wilberforce and his associates derived inspiration to champion the cause of the slave, so Wesley, the great prophet of that revival, and Wilberforce, were Shaftesbury's forerunners in his epic struggle, as champion of the industrial worker: while these noble souls, in turn, were Barnardo's inspiring precursors in his crusade as champion of the outcast child." All had their influence on Barnardo, particularly Shaftesbury in whose Ragged Schools he received his initiation into the work for the child, which was to be the absorbing passion of his life, and when he was critically debating whether to venture forth to the Chinese mission field or to stay in London and devote his energies to the rescue of outcast children, it was Shaftesbury's words: "It may be that God is calling you to labour as His chosen missionary among the homeless children of the metropolis. God bless you and lead you, young man,"—that caused him to remain in London and work among waifs and strays as much in need of wise missionary endeavour as the benighted heathen.

In youth Barnardo was imperious, strongly opinionative and self-willed. Before he was fifteen he called himself an agnostic and scoffed at accepted creeds and faiths. At a revival meeting in Dublin he was led to accept Christianity and impetuously became active in Christian work, teaching in a Ragged School and taking a prominent part in evangelical meetings. A call came for missionaries to the Chinese field and he at once volunteered and went to London to prepare for his great adventure. Here he once more taught in Ragged Schools, and incidentally began the study of medicine, better to fit him for his work. Thereafter he was led strangely by circumstances. On his own initiative he opened the Donkey-shed Ragged School in the worst part of the East-End slums. Into this shed wandered one night a ragged waif, Jim Jarvis, seeking shelter from the bitter cold. From him Barnardo learned that he was one of hundreds; to their haunts Jarvis led Barnardo and the sight of a confused group of ragged street-arabs sleeping on a winter night on an iron roof, made him the "Emancipator of the Outcast Child." From that moment "Save the Child" was the uppermost

thought in his mind. He incidentally saved Jim Jarvis, who later became a prosperous farmer in the Canadian West. He had an opportunity to make known in a convincing way the deplorable condition of child life in London to Shaftesbury and others, with the result that at Shaftesbury's suggestion he decided that the East-End of London was to be his field of Christian endeavour. But before his death seventeen of his "boys" had gone to the foreign missionary field through his influence.

For forty years Barnardo laboured with courage, insight and supreme organising power for the outcast child. The homeless children had to have homes and gradually the Barnardo "Homes" came into being, and not only were there the "Homes" but also the Girls' Village Home, the boys' Garden City, the Watts' Naval Training School, and the William Baker Technical School,—all taking the crude, unpromising raw material picked up on the streets and so fashioning it that these waifs and strays, at the present time to the number of over 110,000, have become useful citizens in all parts of the Empire, occupying positions of trust, and engaged in every profession and calling. In the Great War 11,000 "old boys" joined the colours, over half of whom enlisted in Canada: "Real ambassadors of the Commonwealth of Free Nations."

At times the "unco gude" have shaken their heads and exclaimed against the menace to Canada of introducing lads with such hereditary tendencies. But evidently the Christ-spirit with which Barnardo inspired all his boys and girls has conquered, for the records show that convictions from all causes is much less among Barnardo boys than among Canada's population as a whole.

Night and day, day and night, through good report and evil report, Barnardo laboured indefatigably, never saving himself, ever keeping before him his sunrise aim, the saving of the outcast child. He was a martyr to his work, dying at the early age of sixty. But wherever there is a Barnardo boy he lives and his spirit works on. Imperious he may have been, autocratic he at first was; but committees and boards of control would have hampered him and until he had built up a far-reaching organisation it was best that the entire management should be in his own hands.

Dr. Bready has presented Barnardo's life and work with admirable clearness and fullness, and with the enthusiasm of a hero-worshipper; but then Dr. Barnardo was a true hero,—courageous, unselfish, farseeing, actuated in his every act by the spirit that inspired his forerunners Wesley, Wilberforce and Shaftesbury,—the Christ-spirit.

Government figures show that 50,000 less people got passports this year than did last year. Well, in times of depression people are in no mood to look at passport photos of themselves.—*Judge*.

Business can't be as bad as we thought it was, when business men have so much time to devote to worrying over whether a golf ball weighs 1.62 or 1.55 ounces.—*Judge*.

Two Novels

"Night in the Hotel" by Elliot Crawshaw-Williams; Longmans, Green & Co., Toronto; \$2.50.

"The Garden" by L. A. G. Strong; Longmans, Green & Co., Toronto.

By R. M. A. CHRISTIE

IT IS just a question whether any author should behave like God. If *toute comprendre est toute pardonner* it is also to risk physical exhaustion. After eighteen chapters of complete intimacy with twenty-two characters as given us by Mr. Crawshaw-Williams in "Night in the Hotel" it is almost comfort to feel that we actually live in a world of comparative strangers. No human constitution is made to stand such intimate knowledge of so many fellow creatures.

Mr. Crawshaw-Williams, soldier, poet, and playwright has written more than one thriller, but his specialty is the Grand Guignol Play, of which he has published two volumes. "Night in the Hotel" is actually a series of one act plays, curtain-raisers, seldom involving more than two characters, but packed full of drama. With "the all seeing eye" we watch one crowded hour of usually inglorious life in the careers of the motley assortment of guests at a small Riviera hotel. There isn't a joke in a carload, but there is an amazing amount of action. Desperation, death, infidelity, leavened only occasionally by courage and good luck, follow one another until, in the last few chapters, the reader feels by all the laws of compensation something right must surely happen soon and at least lovely Pamela Baynes pull through. But she doesn't.

The character sketching is by a good playwright at his best, there is no wooden figure among the lot. The style suffers from a distressing overdose of parenthesis, but in its almost telegraphic form maintains the curious effect of the crowded scene. Aye-ee! Life is a grim business! The closing words of the epilogue—"Two lighted Windows, like steadfast human eyes looked out on a world of cold and passionless

beauty", do not refer to the eyes of Mr. Crawshaw-Williams.

"THE GARDEN" is a quiet tale of a boy's unshadowed youth in Irish summers. The work of a man who was a poet before he was a novelist, it is told in a limpid easy prose which sketches, through the boy's memory, his holidays among his Mother's people on the Dublin Coast. Of involved plot there is practically nothing, and even dramatic incident is occasional, but we watch the development of a sensitive attractive child, half English by birth and wholly Irish by devotion amid a fascinating scene. There is humour and a delightful portrayal of Irish speech and character with no plethora of "begorrah" or "Glory be to Gods". A tendency to over-write some of his passages noticeable in Mr. Strong's first novel is here subdued so that the whole becomes a fine piece of imaginative prose. There is excellent still portraiture sketched economically and soundly. Only an artist could survey with such slight strokes the picture of Dermot's lovely young Mother, or her delicate recognition and disposal of romance with her fascinating cousin. The Epilogue that leaves Dermot dead in France does nothing to dispel the sense of the rounding out of a complete and happy life begun in

the first chapter. Not a "best seller" perhaps, but this book will be sold to the best.

What we want to know is, where is all this gold that has been coming from Europe? — *American Lumberman (Chicago)*.

A college professor says a mosquito can fly fourteen hours without settling. Then why doesn't it? — *Kansas City Star*.

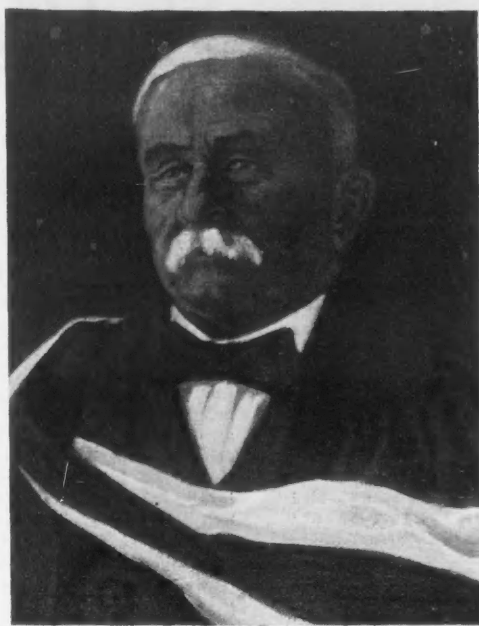
And if you make a better mousetrap, Russia will hire you to teach her the trick and then undersell you.—*Dubuque American Tribune*.

Anyhow, the United States is better off with its treasury in the red than Russia with a Red in its treasury.—*Weston (Ore.) Leader*.

A new discovery in physics is said to "fill the gap in the Einstein theory". We're the sort of fellow to whom the Einstein theory is practically all gap. — *New York Evening Post*.

England's Labor Government just staggers from one victory to another.—*Martin's Ferry (Ohio) Times*.

How the language changes! Only yesterday a racket was a big noise, and now it's on the quiet. — *New Britain Herald*.



DR. O'HAGAN
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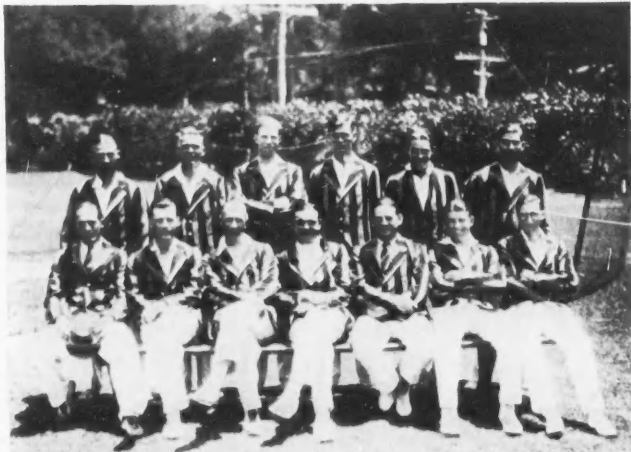
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It is no disgrace to have it, though most of us don't like to talk about that moist, white skin condition between the toes. It seems hardly "nice." Again this infection may show itself in redness, or by tiny itching blisters; or an unnatural dryness with little scales.

Official reports show that "at least half of all adults suffer from ringworm (of the toes) at some time."



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Relief is easy and generally certain, for it has been found by exacting laboratory tests that Absorbine Jr. penetrates flesh-like tissues deeply and that wherever it penetrates it kills the ringworm germ.

Take no chances! At the first sign of infection douse Absorbine Jr. on the feet morning and evening. Use it to prevent infection after every exposure of bare feet to damp floors. If it does not yield readily, see your doctor.

You have always found Absorbine Jr. fully efficient in relieving rheumatic aches and pains, strains, sore muscles and bruises—and in healing cuts and sunburn—you will find it just as good for "Athlete's Foot." At all druggists—\$1.25. W. F. Young, Inc., Lyman Bldg., Montreal.

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CORK-TIPPED VIRGINIA CIGARETTES
—they're MADE SPECIALLY
to prevent sore throats"

MADE BY CARRERAS LIMITED. 143 YEARS' REPUTATION FOR QUALITY

Highlights of Sport

France's Davis Cup—Horton Smith's "Come-back"

By N. A. B.

IN SPITE of the fact that tennis is claimed by experts to be the one truly consistent game in the sport-world, the results of Davis Cup matches for 1931 proved that tennis, refined pastime as it may be, can provide "upsets" as great as those in the less dependable sports. The "dope" on tennis is not to be trusted any more than is the "dope" on racing or baseball. The French were outsiders this year as far as the Davis Cup was concerned, and yet—they won it, and won it in spite of the fact that it was almost a one-man victory, a startling, astonishing, yes, amazing return to form by the great little Henri Cochet, the same Cochet who was knocked unceremoniously out of the Wimbledon singles in the first round by an unknown, one Nigel Sharpe. And if the English tennis authorities wonder why Fred Perry, Bunny Austin and Pat Hughes lost the Davis Cup that seemed right in their grasp after they had rocked the tennis world by eliminating the odds on American favorites, one might facetiously say that it might have been because the unknown Nigel Sharpe wasn't there to handle Henri Cochet. It is true that the English stars, Austin and Perry, were playing their very best tennis and that only the sudden weakness of the supposedly invincible Frank Shields eliminated the U.S. team for the first time in eleven years, but the English team played formidably in the finals also. Austin defeated Borotra and Perry outlasted him, but Cochet was good enough to outstroke the stylist Austin and strong enough to meet the burly Perry drive for drive and win. Borotra is still a great player, but his fault appears to be lack of condition. Cochet was great and apparently has returned to his famous form after a long illness. These two with the crafty veteran, Jacques Brugnon, should be enough to make France the big favorite for next year. If the greatest tennis technician of all, Rene Lacoste, ever returns to the game in his calm, unbeatable defensive way that even Tilden broke against, then France will be the ruler of the courts for some years to come. The rise of Fred Perry to aid Austin has at last put England on the map again, and should John Doeg partner with Shields, a terrific combination would put the Americans back strongly in the arena. And how about Nunn and Rainville for Canada in 1932?

In no year of its history has the Davis Cup provided such interest all over the world wherever the racket game is followed. The French team, seemingly a hopeless proposition recovered and held the Cup when only a month ago they were conceded only an outside chance. Cochet seems greater than ever and his astounding "come-back" performance belies Big Bill Tilden's statement that no single tennis player can lift or hold the Davis Cup single-handed. The colorful and popular Jean Borotra seems tiring a bit with the years, and perhaps the realization that his marvellous physical powers of endurance and his energy are not what they once were may turn the Bounding Basque into a careful stylist like Lacoste. The American team, flashing ahead into the semi-finals, revealed a second Tilden in Frank Shields, but both Shields and Sidney Wood need a few more years' experience to enable them to cope with seasoned veteran internationalists. The meteoric rise of the sturdy and powerful 21-year-old Frederick Perry has given England her place in the sun at last, and with Austin and Perry still good for at least five years of A1 singles play, England only needs now to develop an able doubles team to become constant dangerous contenders; that need is plain, for with Austin and Perry dividing the singles with Cochet and Borotra, a doubles victory would have given England the Cup. Certainly, if the great American doubles, George Lott and John Van Ryn might have played for England in the final instead of the woefully weak duo of Hughes and Kingsley, there would be little joy in Paris at the present time. Perhaps the best feature of all is that the Davis Cup games are no longer a one-country show. No team has a walk-over any longer or a formal march to victory. The

entry of Tilden into professionalism, the retirement of Lacoste, and the rise of Perry have wonderfully evened up the matches.

Until this year, despite the courageous battles offered by Jack Wright and Willard Crocker in the past decade, Canada seemed as hopelessly out of things as Tasmania, but the fine victory of Marcel Rainville over Sidney Wood has given us, perennial losers as we are, a ray of rare hope. Few will deny that the hopes of Canada in Davis Cup play are bright for the future, and fewer still will say that Gilbert Nunn is not Canada's greatest reason for hope. Jack Wright is a fine player indeed, but good rather than great. He lacks neither skill nor heart, but that power called genius. Perhaps Nunn may reveal that he has this gift. His calm cold efficiency plus the merciless power of his play remind one of Shields. He only needs seasoning and developing, for he has an ideal temperament for the game. Perhaps someday the controlled power of Nunn's game and the Lacoste-like steadiness of Rainville may write Canada's name in large letters in the annals of the Davis Cup.

IT IS a bit early even to mention the famous 15-mile swimming marathons at the Canadian National Exhibition, but already the male and female wave-pounders and eel-dodgers are training in the near vicinity of Toronto. Margaret Ravior, world's champion, last year's lady winner, is backed by Teddy Oke and is training at Oshawa with Evelyn Armstrong, a fine swimmer from Detroit. Ethel Hertle Gary who also has a win to her credit, is hard at work and hopes that Lake Ontario will be colder, not more than 60 degrees. Ethel feels that last year's torrid water temperature of 70 was the great reason why she did not click. Ruth Tower Corsan, ably seconded by her husband, the noted instructor, Captain Corsan, will be in evidence. Bill Goll, the crooning crawler of New York, is training hard, and of course, George Young. Well, he might.

HORTON SMITH, erstwhile boy wonder of golf, who suddenly ceased being a showy figure in the walking game, bounced back into the limelight by virtue of 72 holes of great play which gave him first place in the \$10,000 St. Paul open golf tournament. Not only did the tall young "Joplin Ghost" regain his self-confidence, shattered skill and his former prestige on the links, but his St. Paul triumph made him richer by \$2,500, first prize money. Before starting play Horton said that he hoped and believed that this effort would end his run of bad luck, and he proved to be right. His 72-hole total was 278, ten strokes less than the aggregate par for four rounds. He was six under par at the half-way mark, and on his two final rounds turned in cards of 67 and 73. Second to Smith was "Lighthorse" Harry Cooper who turned in a total score of 281 and received \$1,500. Incidentally, Cooper did the four rounds last year in 282 and won first prize, which proves that he is a very consistent golfer, but not quite as good as the reformed Horton.

LAWN TENNIS

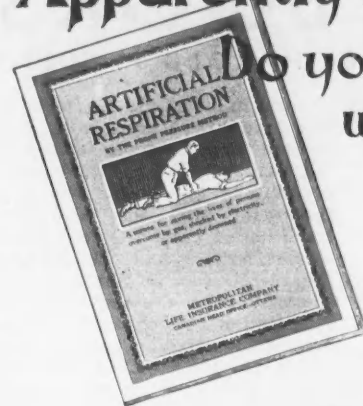
By R. L. CONDY

The eyes of the lawn tennis world are turned westwards just now; for on the courts of the Vancouver Lawn Tennis Club representatives from most of the provinces are battling for the Canadian titles. In addition a goodly number of Japanese residents are taking part while the U.S. has a strong entry both of men and women. Among the latter is Miss Edith Cross of California, a lady of international lawn tennis fame. One of the most interesting events of the tournament will be provided by the relative progress of Miss Cross and Olive Wade of Toronto, and the result of their match if they meet—which they will do in the final if the draw is so seeded and if there is no upset. It will be the first real test for the present young champion and easterners have every confidence in Miss Wade.

The seeded men are: Dr. Jack Wright, Montreal; Marcel Rain-

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Everyone should know how to revive the apparently drowned. Often they are not dead though life seems to be extinct. Patient, persistent manipulation of the right kind would bring them back to consciousness. It is heart-breaking to think of the lives that could have been saved if some one in the crowd, standing paralyzed with fright, had but known the simple manipulation necessary to rekindle the vital spark.

This summer be prepared. You may be in a position where you can save a life and help to reduce the tragic number of fatal drowning accidents. It is startling to learn from the Dominion Bureau of Statistics that in Canada deaths from drowning about equal those caused by automobile accidents.

The Metropolitan has prepared a booklet "Artificial Respiration" which shows by diagram just how to restore breathing by manipulation of the apparently drowned person, as well as what to do in a case of gas suffocation or electric shock.

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RESULTS OF FINALS

Results of the finals in the various events follow:

Men's Singles

Grant MacLean, Toronto, defeated Ron. Burnand, Toronto—2-6, 3-6, 6-4, 7-5, 6-0.

Ladies' Singles

Miss Bea Symons, Toronto, defeated Miss Doreen Kenny, Smith's Falls—2-6, 6-4, 6-1.

Men's Doubles

Ron. Burnand and Jack Purcell, Toronto, defeated Ross Wilson, Montreal, and W. R. Griffin, Toronto—6-3, 5-7, 6-4, 6-1.

Ladies' Doubles

Misses Doreen Best and Margaret Best, Smith's Falls, defeated Mrs. Brooks, Windsor, and Mrs. Roxie, Detroit—6-4, 6-4.

Mixed Doubles

Miss Bea Symons and Jack Purcell, Toronto, defeated Miss M. Best, Smith's Falls and W. R. Griffin, Toronto—6-4, 6-2.

Junior Men's Singles

Geo. Robinson, Niagara Falls, defeated Walter Weller, Stamford—6-1, 6-4.

Following close on the heels of the Ontario Provincial championships at Toronto, the annual Central Ontario tournament was played last week on the picturesque courts of the London lawn tennis club. It was an outstanding success. Invitations issued to players at Toronto to jog along to London and "take in" the central received such warm response that the tournament resembled strongly a second provincial meeting.

A grade school in San Francisco has laid out a golf-course behind its plant, which may build up the little ones physically, tho' it's bound to ruin their addition. —*Detroit News.*

A correspondent in a picture-paper describes Phil Scott, the boxer, as a fine business man. He certainly seems to know the ropes. —*Punch.*

SATURDAY NIGHT

SOCIETY

» TRAVEL

» FASHION

» HOMES

» GARDENS

TORONTO, CANADA, AUGUST 1, 1931

SUN AND SHADE IN THE GARDENS OF THE WEST



Left—The sea-garden of Mr. and Mrs. K. C. Allen in the Uplands, Victoria, B.C. On shagreen rocks the flowers are ablaze with purple and gold, azure and rose, mauve and opaline. While their scents are spiced with the tang of the Pacific.

Architects, Messrs. James and Savage. Photo by H. U. Knight, Victoria.

Right—From the home of Count and Countess Jean De Suzannet, wind-swept on a blossomed hill, the glorious vista is Victoria and the sea beyond.

—Photo by H. U. Knight, Victoria.

Left—Velvet turf and trimmed hedge and the peaceful profusion of roses lend a definite English charm to the Garden of Senator and Mrs. Harry Barnard, Victoria.

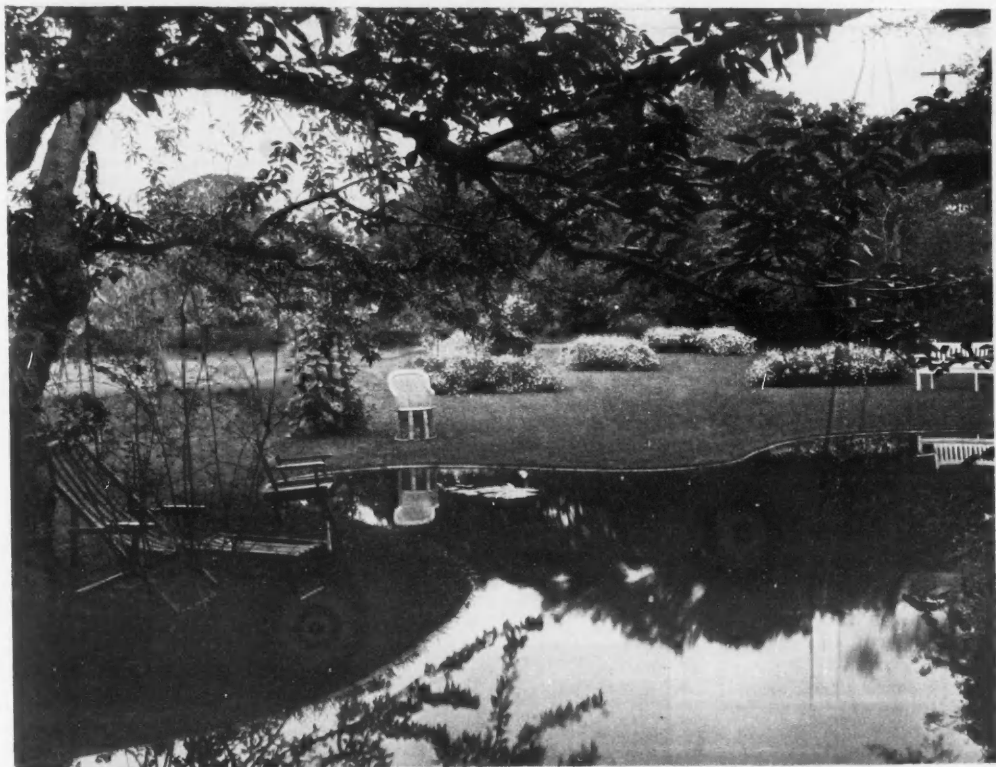
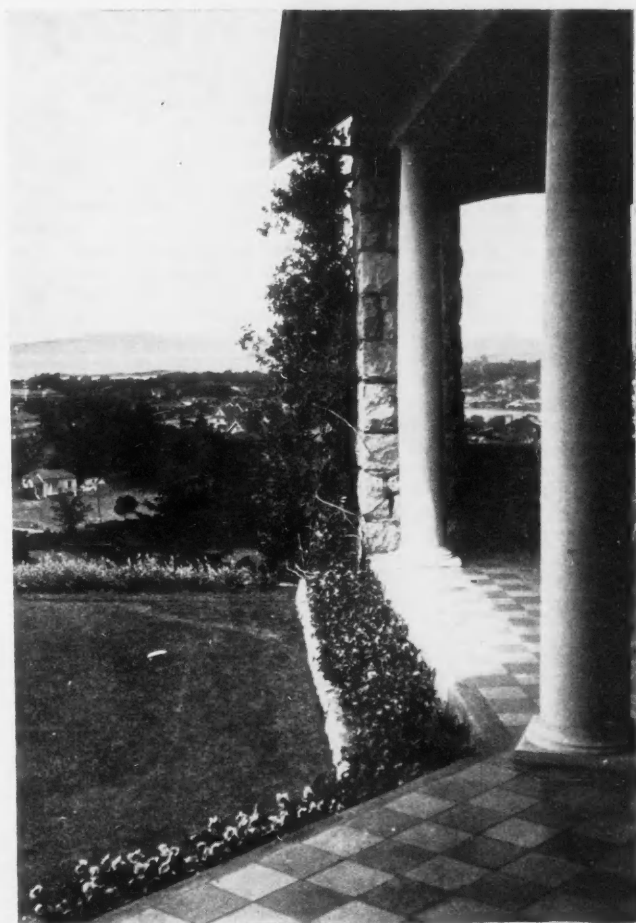
Right—A log garden-room that is cool in summer days and warm with glowing fire-places in cooler weather. Close by are tree and bush, but further along the lawns sweep to the sea. The estate of Sir Frank and Lady Barnard, Victoria.

Left—The garden of Mr. John Burns, Calgary, given over generously to rock plants and whose key-note is unmistakably Japanese.

—Photo by Oliver, Calgary.

Right—"The Graenon", the Edmonton garden of Mr. and Mrs. George O'Connor, is trim and graceful in the environs of the house, with the woods beyond.

—Photo by Modernist Studios, Edmonton



Among Those Present

XIII.—Lady Flavelle

By JEAN GRAHAM

THE many changes which have recently been seen in the status of woman as worker have not altered that fact that woman as home maker is still supreme. The world can get along without the woman lawyer, the woman dentist, the woman as dealer in real estate. But only woman can create the home. Of course, I shall be reminded here that, when man is left alone to keep house, he can rise to the occasion and astonish all visitors with his sailor-like neatness. But he cannot give his abode a home atmosphere. House-keeping is not home-making, and it is woman who has the magic gift of turning a house into a home. Hence, the palm is still given to the woman who has this transforming touch, and who makes her home the centre of all sweet and sunny influences. There are in our country and in our cities many of such homes — and the secret of their charm is a woman's influence. Toronto has been called the city of homes — and one of the stateliest and most home-like of these is Holwood, the residence of Sir Joseph and Lady Flavelle. In the year 1887, Sir Joseph and Lady Flavelle came from the town of Peterborough to take up their residence in the capital of Ontario, as Sir Joseph's increasing and varied activities demanded his resi-

dence in a provincial centre. Lady Flavelle, who had had the good fortune to be brought up in one of Ontario's most picturesque and friendly towns, was known in her maiden days as Miss Clara Ellsworth and was educated in the local schools, which have always held a high reputation for scholarship and discipline. In 1882, Clara Woodworth became the wife of one of Peterborough's most active and valuable citizens, Joseph Wesley Flavelle. Mr. Flavelle was of North-of-Ireland descent, which almost invariably makes for ambition and success, as our list of merchant princes and valuable executives will testify. One responsibility after another fell to the lot of this young Canadian, and in every position he proved to have extraordinary executive ability. Their home in Toronto became the centre of social and church activities, and Lady Flavelle proved herself indeed a helpmate to this citizen of surpassing achievement. In the war, Sir Joseph offered invaluable service as president of the Imperial Munitions Board. His title as baronet was the outcome of that service, and none grudged him the well-bestowed honor. Lady Flavelle shared the honor most becomingly, with dignity and grace. There were three children in the household —

one son, Mr. Elsworth Flavelle, and two daughters — Mrs. Wallace Barrett and Mrs. Frank McEachren. Lady Flavelle has always been known as a generous contributor to charities — and this liberality has been inherited by her daughters, who are interested in all altruistic movements. Sir Joseph has, for many years, taken an interest in the Mendelssohn Choir, and this interest, also, has been shared by Lady Flavelle, who is a



BARBARA JOSLEN
Younger daughter of Dr. and Mrs. H. W. Whytock, of Hamilton. —Photo by Hubert Beckett.

interest continued in the affairs of the United Church of Canada.

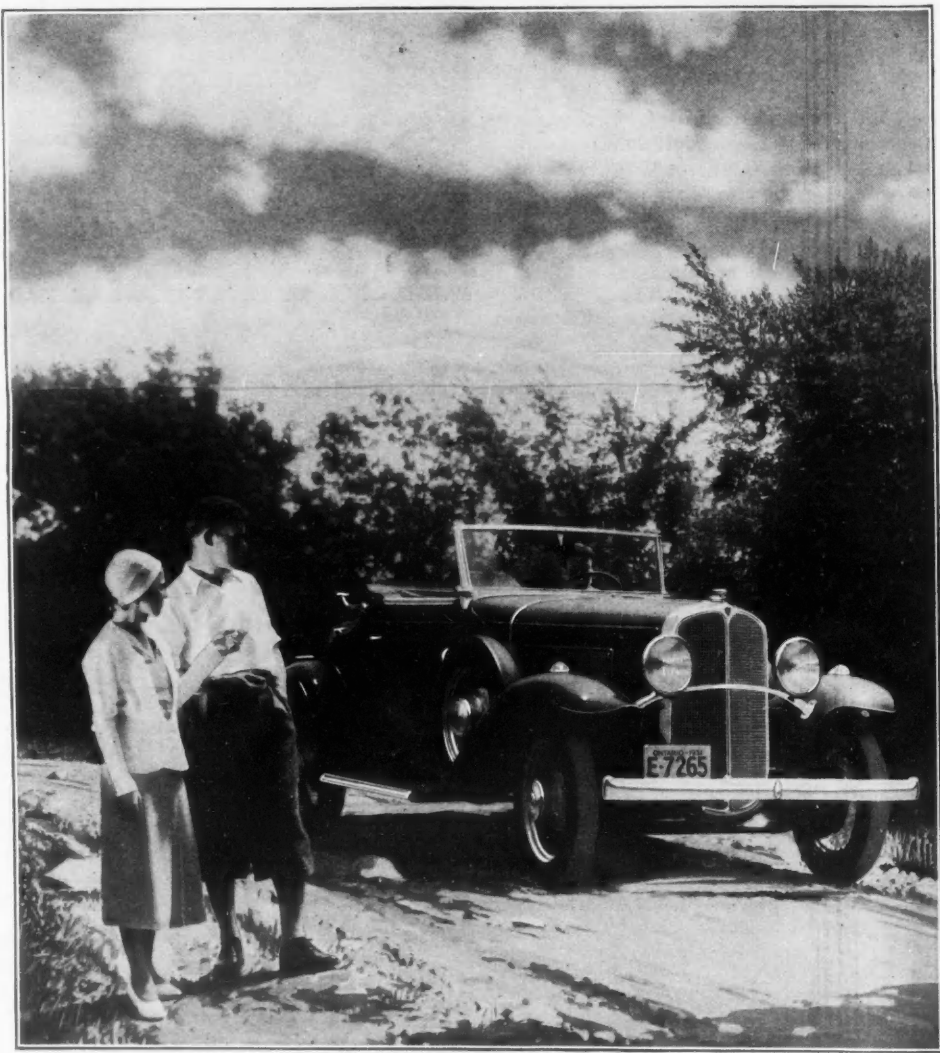
As the educational world of Canada is aware, Victoria University was associated with the Methodist Church, and is now one of the leading institutions in the United Church of Canada. The lectures in divinity have been taken by the new college, named Emmanuel, one of the most beautiful new structures in Queen's Park. Years ago, it became evident that a residence for the women students of Victoria University was needed. The old home of that college had been the town of Cobourg; but this was abandoned for Toronto about 1884, and the attendance had greatly increased. So, a committee was formed, called the Victoria Women's Association, to look after the needs of the women students, and this association still exists, with a record of constructive work to its credit such as few organizations have known. Lady Flavelle has been a member of the committee of management, continuously, for twenty-nine years. The late Mrs. George A. Cox also took a very keen interest in the work. The picturesque building known as Annesley Hall, was the residence established for the women students of Victoria University, which has proved an admirable home for hundreds of young students. Annesley Hall narrowly escaped being called Heck Hall, in honor of Barbara Heck, one of the early Methodist worthies in Canada. The name chosen was in honor of Susannah Annesley, the mother of John Wesley. Certainly, it is more euphonious than the earlier name suggested. The growth in attendance at Victoria has been so rapid that there are now four or five "sub" residences added to Annesley Hall. Some years ago, it was felt that a social centre was needed for the women students, and again a liberal-hearted woman came to the help of the cause. Mrs. E. R. Wood, whose husband is well-known to the financial and philanthropic world of Toronto, proposed that their residence in Queen's Park, adjoining Holwood, the home of Sir Joseph and Lady Flavelle, should be devoted to this purpose. Naturally the educational authorities of the United Church were delighted with the gift of this beautiful home, to which the name "Wymilwood", in honor of William Barker and Mildred, the children of the Wood household, was given. Lady Flavelle then completed the offer by promising to refurnish the residence, in view of its use as a Students' Union. This offer was gratefully accepted, and when the doors of Wymilwood were opened for residence, the scene was one to gratify the taste of the most fastidious. In fabric, color and furnishing, the equipment fulfilled the fondest dreams of the friends of Victoria, and, needless to say, the rooms of Wymilwood have been filled to overflowing ever since. The furnishing is done on a lavish and beautiful scale, with due regard to the semi-academic nature of the building. It may be worthy of notice that there were three women who contributed liberally to the cause of woman's education in the city of Toronto and that they were all members of the Methodist Church — Lady Flavelle, Mrs. E. R. Wood, and the late Mrs. Massey

Treble. To the last-named, the University of Toronto owes its handsome and modern Department of Household Science. In the United States, visitors are constantly surprised by the magnificent gifts which liberal women have made to the various colleges for women. In that respect they have been equalled by the sisters in the Dominion, who have been anxious that the girls of Canada should have the best that can be provided. It is important that the young student should be surrounded by whatsoever things are lovely — and in this regard the Victoria girl students have a goodly heritage.

Marriages

The marriage of Mr. William Fraser Tolmie, son of Dr. S. F. Tolmie, Premier of British Columbia, and Mrs. Tolmie, of Victoria, B.C., and Miss Clare Rose, daughter of Dr. and Mrs. William Rose, of Mayne Island, B.C., took place in Seattle, Washington, on July 6. Rev. Dr. W. A. Major officiated. The bride wore a white silk suit with corsage bouquet of gardenias, and the bridesmaid, Miss Anne Parker, was in French blue, with a corsage bouquet of pink roses and sweet peas. The marriage of Edna Braire Ives, daughter of the late Mr. and Mrs. A. C. MacDonald, of Pictou, N.S., and Miami, Florida, and grand-daughter of the late Donald Farquharson, of Charlottetown, P.E.I., to Mr. Kenneth James Sheraton, son of Mrs. Sheraton, of Toronto, and the late Mr. A. B. Sheraton, of St. John, N.B., took place in the residence of the bride's late parents, Prince Street, at 8 a.m., July 14th, Rev. Mr. Nicholls officiating. The large drawing room was banked with orange blossoms, pink and white roses and ferns. The bride, who was given in marriage by her brother, Mr. S. Clift MacDonald, of Miami, wore a French gown of pale blue chiffon with touches of coral, shoes and hat to match and carried opheila roses and lilies-of-the-valley. The wedding march being played by Miss Dorothy McKay. Owing to the very recent bereavement in the bride's family only intimate relatives were present. Going away the bride wore a gown of pale gray flat crepe, hat and bag in shades to match, gray snake skin shoes and black coat with gray fox collar. Mr. and Mrs. Sheraton left by automobile, and on their return to Toronto will reside at 350 St. Clair Ave. West.

Knox College Chapel was the scene of a very interesting wedding when Jean Alexandra, daughter of the Very Rev. Dr. A. J. MacGillivray, former moderator of the Presbyterian Church in Canada, and Mrs. MacGillivray, of Guelph, became the bride of Mr. Harold Gordon Barker, son of Mrs. Barker and the late Mr. Robert H. Barker, also of Guelph. The bride's father officiated, assisted by Rev. J. R. Webb, of Kitchener. The bride was given in marriage by her brother, Mr. James R. MacGillivray, of the faculty of the University of Toronto. She wore a graceful gown of ivory satin, made on princess lines, with tulle veil caught with orange blossoms. Her shower bouquet was of Butterfly roses. The bridesmaid was Miss Sybil Smith, of Guelph, who wore a frock of Alice blue taffeta quaintly fashioned, with matching mohair hat and bouquet of pink roses. Mr. Andrew Barker, brother of the groom, was best man, and the ushers were Mr. Cameron MacGillivray, of Hamilton, and Mr. Kenneth MacGillivray, of Toronto, cousins of the bride. The wedding music was played by Mrs. R. D. Lang, of Kitchener. Mr. L. R. Detenbach, of Waterloo, sang. Mrs. MacGillivray was gowned in pale grey georgette with matching hat, and Mrs. Barker, mother of the groom, wore black figured chiffon, with black hat. A reception was held in Hunt's private dining room, and later the bride and groom left by motor for a wedding trip to northern points. The bride's travelling costume was an ensemble of gray and rose, with matching hat and accessories.



"Look, Jack, that car certainly rides

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PREBEN SKETCHES THE NEW HATS

What Paris Wears

By SOIFFIELD

Paris, July 10th, 1931

JUST by way of a pre-winter collection thrill Paul Poiret sprung one on Paris yesterday by opening an entirely new establishment. This dozen of French dressmakers ceased creating dresses some four or five years ago and took up writing, but after so many years of activity in the couture world, never took very kindly to his retirement. And having sold his business lock, stock and barrel including his name which is almost a household word throughout the world, he has been obliged to come back under entirely different colours, and has been original enough to call his new house by its telephone number—Passy 07.18.

But Poiret went one further yesterday and showed that he did not care a fig what other houses were making or what the general fashion trend is at the present time. Ancient Bagdad and the Arabian Nights seems to have inspired him for every model—yea, morning, afternoon and evening had some kind of divided skirt to it, while Poiret's idea of a golf suit is just a very wide knicker-bocker gathered below the knee, the cloth being ingeniously cut the width ways on to create additional baggy fullness.

Afternoon breeches-dresses have knickers partly hidden by numerous panels which hang from the waist. Black or deep mauve satin seems to be Poiret's choice for this type of dress. Sometimes the knickers hung loose like short pyjama pants just below the knee, and quite full they were too, so that when the wearer sits, nothing is very obvious, as panels and fullness intermingle.

I must not dwell too long on the pantomime effects of his evening dresses. The gorgeousness of the materials used completely overshadowed anything that I have seen at the Colonial Exhibition. Where he has found some of his laces and brocaded fabrics I know not, but they are magnificent for the sahri effects that he has given his evening gowns, which, just above-the-ankle-length, clutch the legs in a manner which would please the most exacting sultana.

And that's that for Poiret, but as he has thrust this on a dress-making world that is just gasping for some new "point de depart", it's going to be exceedingly interesting to see just how far his somewhat daring lead will take him, and we might ere long see our present rather uniform mode of dress completely changed.

I gleaned yesterday when I was down the rue de la Paix, that all manner of English materials are expected to be used in the new collections, worsteds and homespuns, while two very well known houses are going to use something that looks terribly like the good old fashioned all wool serge, which if I predict rightly will make its appearance made into snug little coats and skirts with wide fur trimming at the bottom of the jacket.

Diagonal checks will be popular designs for jersey weaves, while I

heard today that as a winter novelty we are going to see printed woollen material in similar designs to the crepe de chine and chiffons that we have seen so much of this summer.

And apparently plaids have not had their day yet, and will be seen again this winter in discreet colourings, but big designs of the travelling rug variety, and just to keep Scotland well to the fore, the latest hat is the Glengarry that Maria Guy has just launched; it's complete to detail even down to the streamers.

Another hat too, that is replacing the almost demode Empress Eugenie toque with flying plumes, is the reproduction of the Belgian helmet which everyone wore during the first months of the war. Agnes is doing this true to type in velvet trimmed and bound with black military braid, and worn in a very jaunty fashion over one eye.

Dark nigger caracul is to be a favourite fur this winter so I'm told; it's so dark in fact that it looks practically black by artificial light, but is a rich dark brown with the sun on it.

Most of Paris—that is smart Paris at least is leaving to-morrow morning by air for Cannes. It only takes five hours now which includes a stop at Lyon; it's a thrilling thought after that 18-hour train ride, which is usually quite unbearable until one gets one's first glimpse of the Mediterranean. This week-end there are to be great goings on along the coast. Cannes itself has organised several very smart fashion galas principally of the beach pyjama bathing suit type, but most of the well known houses such as Patou, Lelong, Chanel, Worth, Jane Regny and Lanvin are sending mannequins down to show off clothes.



PREBEN SKETCHES THE NEW HATS

Making the Man

A Newer D B. Jacket is Useful

By NORMAN JOHN

DURING a season in which the single-breasted jacket has generally been favored, the sight of an occasional double-breasted one is refreshing. And double-breasted jackets are again returning to favor.

Young Englishmen are, of course, responsible for this change. Really, many of them have favored the double-breasted jacket for some time, but it is just recently that the following has been noted among the well dressed in this country. Beginning at this season the double-breasted jacket is very useful. Many men would like to wear cooler clothes during the warm months, but object to the rather untidy appearance that can result from appearing without the waistcoat.

This objection may be tactfully overcome in the use of the double-breasted jacket, as it covers the figure in a neater way and as a rule rises somewhat higher at the collar. The waistcoat may be eliminated without offence. At first glance the double-breasted jacket might appear to be a warmer garment than the single-breasted one, but as the overlapping caused by its construction is really very slight, I doubt very much if any difference would be observed.

Newer double-breasted jackets have a greater width across at the button area. The button lines are set wider apart, giving a new and pleasing result. The jacket, to appear at its best, should always be worn buttoned. Again a new note is introduced in the lapels of the jacket. Wide, soft "kinks" or ripples appear in the lines of the lapels, which are introduced by shortening and drawing the lining tighter. This easy and graceful effect is handsome indeed and produces a very dressy appearance.

If you have not already made all your purchases of outdoor sports clothes, let me recommend that you look around the shops until you see some of the new effects that are being shown in pullover and sleeveless sweaters. The new pullover is shorter in the body, just comfortably reaching the waist. In addition, sweaters are now offered in a variety of attractive and fancy knitting.

Crocheted designs are popular as well as jumbo effects, and mixtures are the newest. By mixtures we imply a departure from plain pastel effects, which led the field last season. The new sweaters add the heather and tweed note to soft shades. The general tendency is toward finer and softer yarns, with alpaca and llamas well favored. You can readily see that there is indeed new things abroad in the knit goods world. Of course golf hose are procurable with most of these sweaters in suitable matching effects.

I have become just about discouraged with the perpetual showing of plain colored neckwear, to be seen almost everywhere. Plain shades in both light and dark colors have been termed passe in the better circles for some time, but the shops have continued to show them. There must be someone buying them! All the more justification for the fact that Parisian

shops have experienced an unprecedented demand for quite emphatic patterns.

New Paris ties include some delightful foulards in hectic patterns, new striped grenadines, and finally some washable canvas ties. The washable canvasses are specially attractive, showing bold and decided motifs of checks, squares and spaced designs. New "Flag-stone" circles are bound to be well received in smart places.

Marriages

On Saturday afternoon, July 18, at one o'clock, at St. James, Piccadilly, London, the marriage was solemnized of Elizabeth Munro, daughter of the late Captain William Davidson and of Mrs. Davidson, of Durocher street, Montreal, to Mr. Charles Russell Baily Chiesman, son of Mr. and Mrs. Frank Chiesman of "Steeeton," Lingards Road, London, S.E.13, England. The Archdeacon of Hampstead, officiated, assisted by the Rev. David Macrae, rector of Finsbury. Quantities of summer flowers and ferns were used as decorations in the church.

The bride was given away by Captain J. V. Forster. She wore a gown of chalk white bridal satin, fashioned on close fitting lines, with a flaring skirt extending into a train. Her veil of tulle was held by a bandeau of white satin caught at each side of her head with orange blossoms. She wore white satin slippers and carried a shower bouquet of pale pink roses and baby's breath. The bride's attendants included Miss Mildred Mitchell of Montreal, as maid-of-honor, and Miss Joan Bailey, Miss Winifred Robinson, Miss Margaret Robinson, and Miss Isobel Mitchell, as bridesmaids. They were gowned alike in frocks of chiffon, flowered in tones of blue and green, and wore large hats to match their gowns and carried arm bouquets of garden flowers. Mr. C. Stuart Chiesman acted as best man for his brother, and the ushers were Mr. L. W. Barnett, Mr. Ross Davidson, Mr. Heath Compton, and Mr. J. W. H. Jones. Mrs. Chiesman, the bridegroom's mother, was in a gown of blue beaded chiffon, with a hat of the same color and carried orchids.

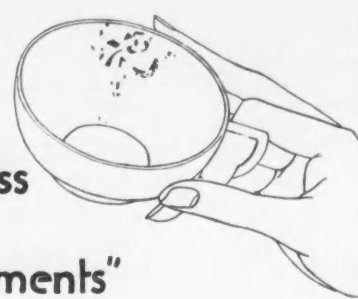
A reception following the ceremony was held at the Piccadilly Hotel, where the decorations were carried out in roses and delphiniums. Mr. and Mrs. Chiesman left later on a motor trip through Devonshire, the bride travelling in a navy blue and white figured crepe frock under a double caped redingote of navy blue crepe with hat, shoes and bag to match. On their return they will reside at "Eldridge," Chislehurst, Kent, England.

Guests at the wedding included Sir Sydney and Lady Skinner, Sir James and Lady Cory, Capt. S. Knight, Capt. and Mrs. Stuart Chiesman, Colonel J. L. P. Tweedle, Dr. and Mrs. W. E. Chiesman, Capt. Forster, Miss Forster, Alderman C. Dodd, Mrs. Haythorn, Capt. and Mrs. C. Samuel, Alderman and Mrs. Harry Chiesman and Mr. and Mrs. Gerald Baily.

A wedding of interest in Toronto took place recently at Kentville, N. S.,

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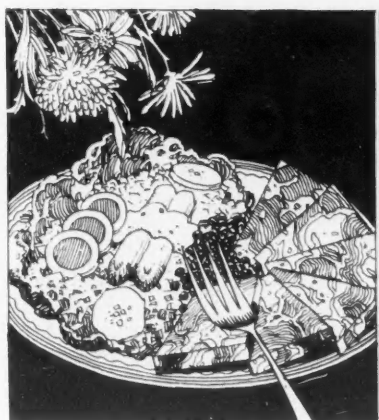
"Fresh from the Gardens"

when Helen Lovitt, daughter of Major and Mrs. Frederick W. Wickwire of Kentville, was married to Mr. Norval Ralph Waddington, son of the late Herbert and Mrs. Waddington of Toronto. Rev. Canon Bent officiated. The church was beautifully decorated with ferns, roses and early summer blooms, the guest pews being marked by peonies, while the church was massed with standards of roses and ferns. The bride's father gave her in marriage. Her gown, made on simple lines, was of old ivory satin and was the one in which her mother was married. Her bouquet was of roses and lily-of-the-valley. The bride was attended only by her sister, Mrs. Wilfred Prince, as matron of honor. Mr. Jack McDougall of Halifax was best man, and the ushers were Mr. William Wickwire and Mr. Geoffrey Andrew of Toronto. Mrs. Wickwire, mother of the bride, was in a gown of flowered chiffon and wore a corsage bouquet of yellow roses. After the ceremony a reception was held at the home of the bride's parents, Mr. and Mrs. Waddington left by motor for Quebec and sailed by the "Ansonia" to spend their honeymoon in Europe. The bride is a graduate of Dalhousie University and the groom of King's college. On their return from abroad Mr. Waddington will take up the position of assistant headmaster at Bishop's College school, Lennoxville.

The marriage of Edna Braire Ives, daughter of the late Mr. and Mrs. A. C. MacDonald of Pictou, N. S. and granddaughter of the late Premier Donald Farquharson of Charlottetown, P. E. I., to Mr. Kenneth James Sheraton of Toronto, formerly of St. John, N. B., nephew of the late Dr. James Sheraton, former principal of Wycliffe College, Toronto, was solemnized quietly, in Pictou. Immediately after the ceremony Mr. and Mrs. Sheraton left by motor for the wedding trip, and later will take up residence at 350 St. Clair Ave., W., Toronto.

Mrs. Frederick William James, of Montreal, announces the marriage of her daughter, Mary Frances, to Mr. Murray Adaskin, of Toronto, on Thursday evening, July sixteenth, at Banff, Alberta.

The wedding ceremony was solemnized in Knox Presbyterian Church, Ottawa, at one o'clock when Mr. John Francis Buckley, M.P. for Athabasca, Alta., was united in marriage to Miss Iola Edwards, daughter of Mr. Joseph Edwards and the late Mrs. Edwards of St. Paul, Alta., Rev. Dr. George E. Ross, minister of Erskine Presbyterian Church, officiated and the bride was given in marriage by Mr. William Duff, M.P. Later Mr. and Mrs. Buckley left on a motor trip, going first to Lucerne-in-Quebec. At the conclusion of the Session of Parliament, they will leave for their home in St. Paul, Alta.



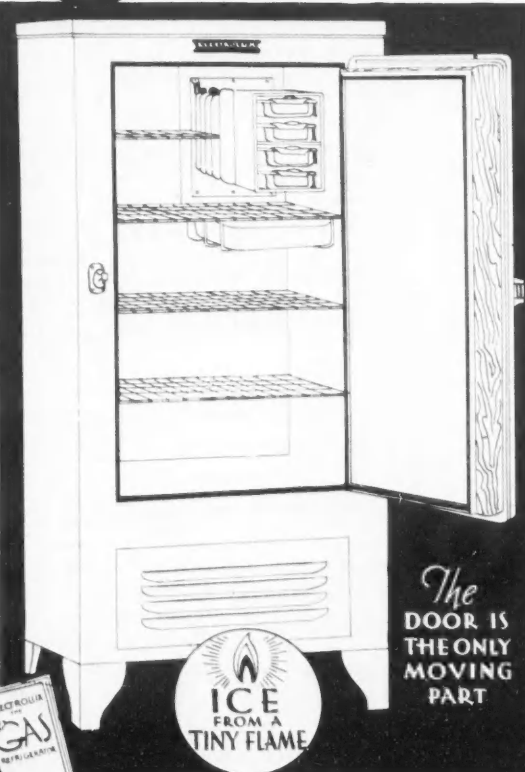
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raised hell on a big scale, but now
that she's resumed raising wheat
... —Chicago Daily News.

A new London theatre is so small
that people in the audience can
overhear what the players are say-
ing to each other. —Punch.

Evidently a war isn't over until
you finish saving the country you
finished licking. —Bethlehem Globe-
Times.

Eggs are used in some parts of
Armenia instead of money. But
doubtful currency is not, of course,
tested by banging it on the counter.
—The Humorist (London).

The Contour

By ISABEL MORGAN

THEY call it the "contour" . . . that sweeping line that reaches from the ears to the chin and includes the neck. It's perfect if the line is pure and follows the modelling of the bone structure. It is an unprincipled tattle-tale if there are signs of sagging or doubling at the chin, or if the neck is not the firmly moulded column it should be.

What to do when this line is betraying a tendency to let one down? One has a choice of a number of remedies, which may be used separately or all together if the signs are sufficiently alarming, or if one happens to believe that an ounce of prevention is worth a pound of cure.

First, there are exercises, and here is an excellent one: Sit or stand erect with shoulders down and chin in. Now, to the count of ten, breathing in, let the head and neck fall back slowly, pivoting at the base of the back of the neck. Do not tip the head, and do not jerk up the chin. You should be conscious of your chest expanding and also feel a pull at the back of the neck. Now, similarly, breathing out to the count of ten, bring the neck and head slowly back again.

It isn't possible to do this many times at first, so do it slowly and do not strain the muscles of the neck. But if the exercise is continued daily the chest will have expanded and the strained look disappear from the neck.

The thin neck, whether it belongs to the teens or the forties, needs oils and stimulants, and the following is a very fine treatment to follow every night before retiring: First, cleanse thoroughly. Then, mixing together skin food and muscle oil, apply the mixture to the back, chest and chin in upward curving strokes. Begin at the base of the throat and with both hands work out and up to the tops of the shoulders in half circles. Then start under the chin and follow the line of the chin to the ears. Be very careful not to rub or stretch the skin. The best movement, if you are doing it yourself, is a succession of pressings-in with the cushiony part of the palms at the base of the thumbs.

A thin neck badly in need of nourishment will absorb large quantities of the cream, so continue to apply it until it begins to remain on top of the skin. Then dip a pad of absorbent cotton in cool skin tonic and holding it by one corner, slap the chest, neck and chin briskly, until a tingling reaction is felt.

Any treatment of the neck and chin always should include the part below the collar bone as low-necked dresses, evening frocks in particular, show the line of demarcation very clearly. These parts . . . under-chin, neck and chest . . . must be included when the face is covered with its protective coating of foundation cream followed by face powder. Many fas-

tidious women with a nice appreciation of such matters use powder of the complexion tone indicated by their coloring for the face, and a lighter shade for the neck and under the chin.

This is a splendid idea if the skin is white and of firm texture but is not so practicable if it has been permitted to become dark. In such cases it is advisable to use a gentle bleaching lotion to restore it to its natural color, but use the skin food also because the bleach may have a slight tendency to make the skin become dry.

A chin that shows signs of doubling itself requires brisk treatment with one of the stronger astringents. Slap it with quick patting movements with a square of absorbent cotton that has been soaked with the lotion. One must not permit over-eagerness to reduce the chin too quickly as this will result in an unattractive flabbiness. Sagging chins will be helped by the astringent, skin food and exercise treatments outlined above, and there are light, comfortable chin straps that are of great assistance and may be worn at home or while one sleeps.

Posture, sinking the head downward while reading or otherwise employed, or other mannerisms, often have a considerable amount of influence upon the destiny of the contour since they have a way of encouraging wrinkles and double chin that positively is appalling. When one considers that a proudly poised head is charming in itself as well as very discouraging to signs of a double chin, it is a great inducement to hold the head high in one's way through the world.

DRESSING TABLE

IF YOU have dark brows and eyes, and if the eyebrows are placed rather high leaving a white space between them and the eyes. I was told by a very well-known cosmetician that you should use a green eye-shadow (only in the evening, of course) to give them a lovely shadowed, luminous expression. Apply it close to the lashes, blending it up toward the brows so that it ends with the faintest possible suggestion of being a shadow. This matter of eye make-up is such a subtle thing that a little practice in applying it is essential before it is used in public.

Stretching the hair is excellent as a corrective for hair troubles. Such exercise stimulates circulation. It is done by holding each individual section up with the left hand, immediately after it has been brushed, and then placing the fingers of the right hand flat on the hair and pressing firmly and giving a gentle pressure against the roots of the hair. Two or three times each week go through this stretching process. It is not necessary to do it more often.

IN BETWEEN

By SUZETTE

WHEN I was small, and was fed each day at tea rather thick pieces of bread with a very thin layer of pink jam between them. I used to inquire sadly as I munched, why this form of food was called sandwiches. No one ever gave me a satisfactory answer, in fact the usual reply was "Hurry, and eat up your tea." In summer at the seaside sandwiches used to appear out of the picnic basket, and after the first bite the name took on a new significance. Large quantities of gritty sand were added—in the words of the cook books—to the other ingredients. This explanation seemed satisfactory until I discovered that in reality the name comes from the 4th Earl of Sandwich. You may think that toasted sandwiches are twentieth century inventions, but you are quite wrong. "BarBQs" and "Sandwich Shoppes" are only new names for old things. The Earl of Sandwich, who lived in the eighteenth century was an ardent gambler, and found it very hard when winning, or losing, to tear himself from the card table. Once he played continuously for twenty-four hours, and at intervals his butler arrived and presented the Earl with two slices of toast with cold beef placed between. The Earl was a man of parts, for he was twice First Lord of the Admiralty, made love to a famous singer of the time, and changed sides in politics so often that he was described as "Jimmy Twitcher" in "The Beggar's Opera". His ghost must be surprised when he sees his name in Neon lights all over the country. It was an odd chance that brought him fame.

On summer days it is hard to eat always inside and sandwiches (Continued on Next Page)

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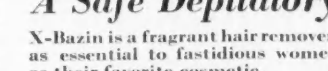
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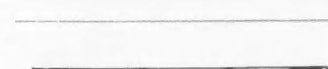
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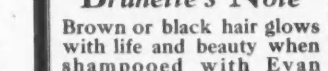
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Week-End Notes

By MARIE-CLAIRE

A French Accent

IT'S a good thing to acquire in the sales and entirely possible. (You know how Cousin Maud managed to acquire, nay according to her own showing, was unable to avoid acquiring a perfectly stunning English accent in a little over a fortnight on her first visit to London.) You can get a French one in any good department store this month far faster than that, but it will be for your costume not for your conversation, and all the better for that, say I.

First take a look at the hand-bag counter, since it, for some sound psychological reason I am sure, is invariably situated on the street floor. There are plenty of reductions here and there probably isn't a woman alive who can't "do" with another bag. A little seed pearl pouch bag with a jewelled frame is reduced to one-third its former price, because a tiny jewel is missing from the clasp. At any other season the repair would be made in the shop and the original price maintained, but not this month. Buy it and have the little jeweller 'round the corner reset it. You won't regret it in the autumn, for you will be wearing a velvet evening gown soon, and black velvet means pearls! There are fascinating metallic brocade bags, some with jewelled-outlined patterns finished as only the French seem to have time and patience to do that kind of thing. Lovely real silk moire linings, and exquisite fittings in each. A petit point bag, if it is fine, is an artistic possession safe for many seasons beyond the vagaries of fashion, and if it's your lucky day you may find the odd one in the sales.

French gloves still have it, I think, over the German ones, like a tent, although the latter (tactfully described only as "imported") are everywhere. There won't be so many of the wide gauntlet cuffs seen in the autumn, so a wise woman will buy what she can of good six button length pullons, preferably in eggshell or browns. This will be a brown autumn, or I miss my guess, as of course I well may.

Moving on to the lingerie departments you will find fascinating undies of crepe and satin, straight from France, vastly reduced. What the unfortunate needlewomen who create these trifles are paid I shudder to think, since the prices to us, duty and all, are so incredibly reasonable. White undies, I am told, are to be smarter next season than the peach and pink we have sought hitherto, and since the overhead on shop-mussed white is extremely high, you will find white undies in quantities in the sales. Fitted slips, particularly those cut on the bias, well cut panties with clever yokes, nighties that you might well swap for a simple evening dress—these are French accents that you should acquire at once.

In the dress departments you can't go wrong on the hand made crepe de chine tennis dresses that can go anywhere on a summer day. Fagotting, infinitesimal tucks, fairy-like hand embroidery decorate them, and the only thing you have to watch is their waistlines. Where French dressmakers think American waistlines really are I don't know, they seem to spend a lot of time trying to trace it. Voile frocks and handkerchief linen suits to finish out the season can now be had for the proverbial song.

They show the same exquisite attention to detail that is found in the crepe de chine dresses, forty cents worth of cotton voile often supports a week of hand work. I wish I could think the doing of it supported the doer of it for a week.

And then they wonder why we women like the sales!

"O. Henry" and the Flick

IT has become a much cultivated modern mannerism among writers of one sort or another to satisfy their readers with a sort of literary "flick". That it is popular is vouched for by the enormous sale of detective fiction, which gives it to the patient reader by intentionally surprising him with an unexpected criminal and by the tremendous volume of light poetry published, which usually gives it in the last line or stanza. The following by Miriam Vedder, in *The New Yorker*, is illustrative of the method. It is called "Conversion to Atheism".

"I gave him a chance, I did:
"God" I said,

"You needn't, unless You want to
strike him dead.

You needn't, if it's too difficult
make him go,

Though that as well would suit me
perfectly.

But if, once and for all, You'd like
to show

That You are somewhere about and
listening to

The prayers that Your humblest
creatures make to You

When life is too harrowing for
them to bear,

God, just stop him teetering on his
chair!"

God could have done it with a
single look or nod.

God didn't do it. There isn't any
God."

Whether he can be said to be the inventor of the method or not is a question, but "O. Henry", a new biography of whom has just been published, was certainly a master of this trick. His stories have little characterization and scarcely any plot, their charm lies chiefly in the very expert "flicks" in each, yet they have become the model for thousands of later writers.

"The Caliph of Bagdad", a biography of O. Henry by R. H. Davis and A. B. Maurice, published by Appletons, is an entertaining account of "the large fat man" who became something of a tradition among newspaper men in New York. "O. Henry" was a Southerner, born Porter and christened William Sydney. As a bank clerk in a town named Austin he was involved in the fraudulent collapse of the bank, and rather than face his trial fled to Honduras. On hearing that his wife was dying he returned to be with her, faced his trial and was convicted. On his release he went to New York, where he became well known for his talent, brilliant conversation, ability to drink vast quantities of whiskey, and inability to take any thought for the morrow. His story telling method had a particular appeal to the American reader and he could certainly have grown wealthy had he not lived and died completely and lovably feckless.

While the "flick" manner probably has been and will continue to be overdone by those less skillful than "O. Henry", he himself used it with true artistry. Not many short story writers can do it thus. "One evening after dining at

Schulenberg's 40 cent five course table d'hote (served as fast as you throw the five baseballs at the colored gentleman's head) Sarah took away with her the bill of fare. It was written in an almost unreadable script, neither English or German, and so arranged that if you were not careful you began with a toothpick and rice pudding and ended with soup and the day of the week."

Cheater, I Doubt You

REFERENCES a few weeks ago as a check to sermons, have brought to light a new view of the affair. A correspondent writes that in Sir Frederick Treves' "Highways and Byways in Dorset", a church at Bloxworth is mentioned as "notable for the possession of a Jacobean hour glass and stand affixed to the pulpit. This timepiece ran for an hour, and calls to memory the fact that after the Reformation preaching became obligatory, while the hour glass was an assurance that the worshippers would not be robbed of their full due in the matter of exhortation." Well, well, we moderns at least submit to robbery with a good grace.

IN BETWEEN

(Continued from Page 12)

are the basis of picnic meals. Hungry though the party usually is, don't trust to their hunger to make them appreciate dry unflavored sandwiches. Picnic sandwiches should be substantial, for it is almost impossible to supply enough of the afternoon tea variety to satisfy large appetites. The usual advice to use stale bread is all wrong. The fresher the bread the better the sandwich. It is perfectly easy to have a sharp knife that will cut even the newest bread, if you use one of those roller knife sharpeners often. If the bread is really fresh you will do better to butter all the slices on the loaf before cutting, even though this does not make the slices fit each other so well. Fresh bread sandwiches are well worth the slight unevenness of the edges. Don't buy sandwich loaves unless you like their queer doughy taste. They

(Continued on Page 16)



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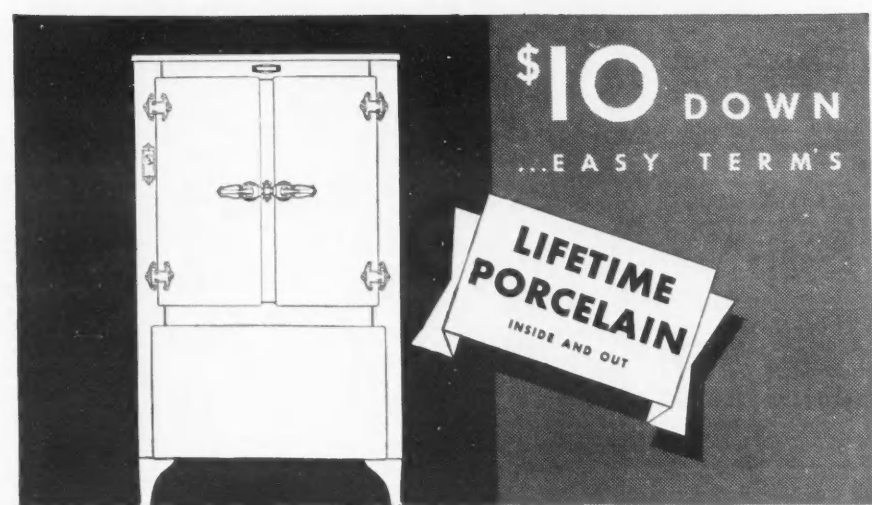
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Other nations somehow managed to put up with it when Russia only raised hell on a big scale, but now that she's resumed raising wheat . . . —Chicago Daily News.

A new London theatre is so small that people in the audience can overhear what the players are saying to each other. —Punch.

Evidently a war isn't over until you finish saving the country you finished licking. —Bethlehem Globe-Times.

Eggs are used in some parts of Armenia instead of money. But doubtful currency is not, of course, tested by banging it on the counter. —The Humorist (London).

The Contour

By ISABEL MORGAN

THEY call it the "contour" . . . that sweeping line that reaches from the ears to the chin and includes the neck. It's perfect if the line is pure and follows the modeling of the bone structure. It is an unprincipled tattle-tale if there are signs of sagging or doubling at the chin, or if the neck is not the firmly moulded column it should be.

What to do when this line is betraying a tendency to let one down? One has a choice of a number of remedies, which may be used separately or all together if the signs are sufficiently alarming, or if one happens to believe that an ounce of prevention is worth a pound of cure.

First, there are exercises, and here is an excellent one: Sit or stand erect with shoulders down and chin in. Now, to the count of ten, breathing in, let the head and neck fall back slowly, pivoting at the base of the back of the neck. Do not tip the head, and do not jerk up the chin. You should be conscious of your chest expanding and also feel a pull at the back of the neck. Now, similarly, breathing out to the count of ten, bring the neck and head slowly back again.

It isn't possible to do this many times at first, so do it slowly and do not strain the muscles of the neck. But if the exercise is continued daily the chest will have expanded and the strained look disappear from the neck.

The thin neck, whether it belongs to the teens or the forties, needs oils and stimulants, and the following is a very fine treatment to follow every night before retiring: First, cleanse thoroughly. Then, mixing together skin food and muscle oil, apply the mixture to the back, chest and chin in upward curving strokes. Begin at the base of the throat and with both hands work out and up to the tops of the shoulders in half circles. Then start under the chin and follow the line of the chin to the ears. Be very careful not to rub or stretch the skin. The best movement, if you are doing it yourself, is a succession of pressings-in with the cushiony part of the palms at the base of the thumbs.

A thin neck badly in need of nourishment will absorb large quantities of the cream, so continue to apply it until it begins to remain on top of the skin. Then dip a pad of absorbent cotton in cool skin tonic and holding it by one corner, slap the chest, neck and chin briskly, until a tingling reaction is felt.

Any treatment of the neck and chin always should include the part below the collar bone as low-necked dresses, evening frocks in particular, show the line of demarcation very clearly. These parts . . . under-chin, neck and chest . . . must be included when the face is covered with its protective coating of foundation cream followed by face powder. Many fastidious women with a nice appreciation of such matters use powder of the complexion tone indicated by their coloring for the face, and a lighter shade for the neck and under the chin.

This is a splendid idea if the skin is white and of firm texture but is not so practicable if it has been permitted to become dark. In such cases it is advisable to use a gentle bleaching lotion to restore it to its natural color, but use the skin food also because the bleach may have a slight tendency to make the skin become dry.

A chin that shows signs of doubling itself requires brisk treatment with one of the stronger astringents. Slap it with quick patting movements with a square of absorbent cotton that has been soaked with the lotion. One must not permit over-eagerness to reduce the chin too quickly as this will result in an unattractive flabbiness. Sagging chins will be helped by the astringent, skin food and exercise treatments outlined above, and there are light, comfortable chin straps that are of great assistance and may be worn at home or while one sleeps.

Posture, sinking the head downward while reading or otherwise employed, or other mannerisms, often have a considerable amount of influence upon the destiny of the contour since they have a way of encouraging wrinkles and double chin that positively is appalling. When one considers that a proudly poised head is charming in itself as well as very discouraging to signs of a double chin, it is a great inducement to hold the head high in one's way through the world.

DRESSING TABLE

IF YOU have dark brows and eyes, and if the eyebrows are placed rather high leaving a white space between them and the eyes. I was told by a very well-known cosmetician that you should use a green eye-shadow (only in the evening, of course) to give them a lovely shadowed, luminous expression. Apply it close to the lashes, blending it up toward the brows so that it ends with the faintest possible suggestion of being a shadow. This matter of eye make-up is such a subtle thing that a little practice in applying it is essential before it is used in public.

Stretching the hair is excellent as a corrective for hair troubles. Such exercise stimulates circulation. It is done by holding each individual section up with the left hand, immediately after it has been brushed, and then placing the fingers of the right hand flat on the hair and pressing firmly and giving a gentle pressure against the roots of the hair. Two or three times each week go through this stretching process. It is not necessary to do it more often.

IN BETWEEN

By SUZETTE

WHEN I was small, and was fed each day at tea rather thick pieces of bread with a very thin layer of pink jam between them, I used to inquire sadly as I munched, why this form of food was called sandwiches. No one ever gave me a satisfactory answer, in fact the usual reply was "Hurry, and eat up your tea." In summer at the seaside sandwiches used to appear out of the picnic basket, and after the first bite the name took on a new significance. Large quantities of gritty sand were added—in the words of the cook books—to the other ingredients. This explanation seemed satisfactory until I discovered that in reality the name comes from the 4th Earl of Sandwich. You may think that toasted sandwiches are twentieth century inventions, but you are quite wrong. "BarBQs" and "Sandwich Shoppes" are only new names for old things. The Earl of Sandwich, who lived in the eighteenth century was an ardent gambler, and found it very hard when winning, or losing, to tear himself from the card table. Once he played continuously for twenty-four hours, and at intervals his butler arrived and presented the Earl with two slices of toast with cold beef placed between. The Earl was a man of parts, for he was twice First Lord of the Admiralty, made love to a famous singer of the time, and changed sides in politics so often that he was described as "Jemmy Twitcher" in "The Beggar's Opera". His ghost must be surprised when he sees his name in Neon lights all over the country. It was an odd chance that brought him fame.

On summer days it is hard to eat always inside and sandwiches (Continued on Next Page)

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Week-End Notes

By MARIE-CLAIRE

A French Accent

IT'S a good thing to acquire in the sales and entirely possible. (You know how Cousin Maud managed to acquire, nay according to her own showing, was unable to avoid acquiring a perfectly stunning English accent in a little over a fortnight on her first visit to London.) You can get a French one in any good department store this month far faster than that, but it will be for your costume not for your conversation, and all the better for that, say I.

First take a look at the hand-bag counter, since it, for some sound psychological reason I am sure, is invariably situated on the street floor. There are plenty of reductions here and there probably isn't a woman alive who can't "do" with another bag. A little seed pearl pouch bag with a jewelled frame is reduced to one-third its former price, because a tiny jewel is missing from the clasp. At any other season the repair would be made in the shop and the original price maintained, but not this month. Buy it and have the little jeweller round the corner reset it. You won't regret it in the autumn, for you will be wearing a velvet evening gown soon, and black velvet means pearls! There are fascinating metallic brocade bags, some with jewelled-outlined patterns finished as only the French seem to have time and patience to do that kind of thing. Lovely real silk moiré linings, and exquisite fittings in each. A petit point bag, if it is fine, is an artistic possession safe for many seasons beyond the vagaries of fashion, and if it's your lucky day you may find the odd one in the sales.

French gloves still have it, I think, over the German ones, like a tent, although the latter (tactfully described only as "imported") are everywhere. There won't be so many of the wide gauntlet cuffs seen in the autumn, so a wise woman will buy what she can of good six button length pullons, preferably in eggshell or browns. This will be a brown autumn, or I miss my guess, as of course I well may.

Moving on to the lingerie departments you will find fascinating undies of crepe and satin, straight from France, vastly reduced. What the unfortunate needlewomen who create these trifles are paid I shudder to think, since the prices to us, duty and all, are so incredibly reasonable. White undies, I am told, are to be smarter next season than the peach and pink we have sought hitherto, and since the overhead on shop-mussed white is extremely high, you will find white undies in quantities in the sales. Fitted slips, particularly those cut on the bias, well cut panties with clever yokes, nighties that you might well swap for a simple evening dress—these are French accents that you should acquire at once.

In the dress departments you can't go wrong on the hand made crepe de chine tennis dresses that can go anywhere on a summer day. Fagotting, infinitesimal tucks, fairy-like hand embroidery decorate them, and the only thing you have to watch is their waistlines. Where French dressmakers think American waistlines really are I don't know, they seem to spend a lot of time trying to trace it. Voile frocks and handkerchief linen suits to finish out the season can now be had for the proverbial song.

They show the same exquisite attention to detail that is found in the crepe de chine dresses, forty cents worth of cotton voile often supports a week of hand work. I wish I could think the doing of it supported the doer of it for a week.

And then they wonder why we women like the sales!

"O. Henry" and the Flick

IT HAS become a much cultivated modern mannerism among writers of one sort or another to satisfy their readers with a sort of literary "flick". That it is popular is vouched for by the enormous sale of detective fiction, which gives it to the patient reader by intentionally surprising him with an unexpected criminal and by the tremendous volume of light poetry published, which usually gives it in the last line or stanza. The following by Miriam Vedder, in *The New Yorker*, is illustrative of the method. It is called "Conversion to Atheism".

"I gave him a chance, I did:
"God" I said,
"You needn't, unless You want to strike him dead.
You needn't, if it's too difficult make him go,
Though that as well would suit me perfectly.
But if, once and for all, You'd like to show
That You are somewhere about and listening to
The prayers that Your humblest creatures make to You
When life is too harrowing for them to bear,
God, just stop him teetering on his chair!"
God could have done it with a single look or nod.
God didn't do it. There isn't any God."

Whether he can be said to be the inventor of the method or not is a question, but "O. Henry", a new biography of whom has just been published, was certainly a master of this trick. His stories have little characterization and scarcely any plot, their charm lies chiefly in the very expert "flicks" in each, yet they have become the model for thousands of later writers.

"The Caliph of Bagdad", a biography of O. Henry by R. H. Davis and A. B. Maurice, published by Appletons, is an entertaining account of "the large fat man" who became something of a tradition among newspaper men in New York. "O. Henry" was a Southerner, born Porter and christened William Sydney. As a bank clerk in a town named Austin he was involved in the fraudulent collapse of the bank, and rather than face his trial fled to Honduras. On hearing that his wife was dying he returned to be with her, faced his trial and was convicted. On his release he went to New York, where he became well known for his talent, brilliant conversation, ability to drink vast quantities of whiskey, and inability to take any thought for the morrow. His story telling method had a particular appeal to the American reader and he could certainly have grown wealthy had he not lived and died completely and lovably feckless.

While the "flick" manner probably has been and will continue to be overdone by those less skillful than "O. Henry", he himself used it with true artistry. Not many short story writers can do it thus. "One evening after dining at

Schulenberg's 40 cent five course table d'hôte (served as fast as you throw the five baseballs at the colored gentleman's head) Sarah took away with her the bill of fare. It was written in an almost unreadable script, neither English or German, and so arranged that if you were not careful you began with a toothpick and rice pudding and ended with soup and the day of the week."

Cheater, I Doubt You

REFERENCES a few weeks ago in this column to hour glasses as a check to sermons, have brought to light a new view of the affair. A correspondent writes that in Sir Frederick Treves' "Highways and Byways in Dorset", a church at Bloxworth is mentioned as "notable for the possession of a Jacobean hour glass and stand affixed to the pulpit. This timepiece ran for an hour, and calls to memory the fact that after the Reformation preaching became obligatory, while the hour glass was an assurance that the worshippers would not be robbed of their full due in the matter of exhortation." Well, well, we moderns at least submit to robbery with a good grace.

IN BETWEEN

(Continued from Page 12)

are the basis of picnic meals. Hungry though the party usually is, don't trust to their hunger to make them appreciate dry unflavored sandwiches. Picnic sandwiches should be substantial, for it is almost impossible to supply enough of the afternoon tea variety to satisfy large appetites. The usual advice to use stale bread is all wrong. The fresher the bread the better the sandwich. It is perfectly easy to have a sharp knife that will cut even the newest bread, if you use one of those roller knife sharpeners often. If the bread is really fresh you will do better to butter all the slices on the loaf before cutting, even though this does not make the slices fit each other so well. Fresh bread sandwiches are well worth the slight unevenness of the edges. Don't buy sandwich loaves unless you like their queer doughy taste. They

(Continued on Page 16)



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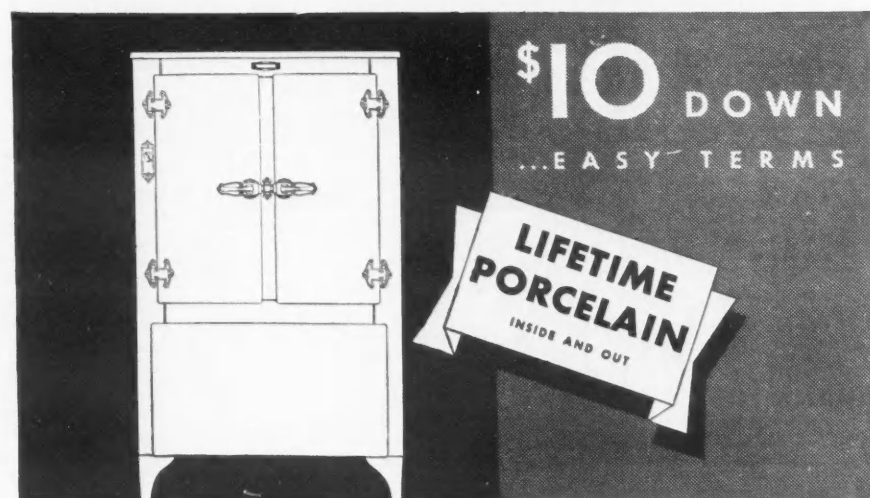
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remove ice cubes at the touch of a finger.

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Announcements
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ENGAGEMENTS
The engagement is announced of Patricia Nora M., youngest daughter of Mrs. Aylen, Edmonton, and the late Dr. Peter Aylen, R.N.W.M.P., to Henry Austin Davis, Royal Engineers, Assisi, India, only son of Mr. Bedwell N. Davis, K.C., and Mrs. Davis of Toronto. The marriage to take place in Calcutta, the latter part of September.

There is again a rumor that feminine gowns may be fastened behind once more. A good light job, we should think, would be hooking up the back of a woman's evening dress nowadays.—*Boston Herald.*

Our idea of a belated improvement is the invention of welded-steel-frame houses contemporaneous with a steady decline in the number of children.—*Norfolk Virginian-Pilot.*

THEIR MARRIAGE TO TAKE PLACE SHORTLY



MR. DAVID MOFFAT DUNLAP



MISS PEGGY GUNN

The engagement of Miss Gunn, daughter of Brigadier-General John A. Gunn, to Mr. Dunlap, son of Mrs. David A. Dunlap and the late David A. Dunlap, Esquire, was announced last week.

—Photo by Ashley and Crippen.

THE SOCIAL WORLD

By ADELE M. GIANELLI

HAD ex-King Alfonso been there and had the smartly-clad spectators swarmed between chukkers to replace the damaged turf in the field, it might have been a pukka polo match at Roehampton! As it was, it was the Woodbine with the fastest polo play seen in Toronto in many a day and we won the Grenfell Cup. There was no gate fee and for that reason perhaps it did not draw hordes of plutocrats who adore brandishing expensive tickets, but it did attract that enthusiastic crowd of horse-lovers who know at sight good ponies and good polo.

The Montreal team, Messrs. H. C. MacDougall, W. W. Ogilvie, G. B. Gordon and C. H. Gordon, played brilliantly but we just had the edge on them when a thrilling hit by the captain, Mr. R. A. Laidlaw, scored game for the Toronto team consisting of Messrs. Laidlaw, Allan Case, A. L. Smith and William Miles.

Mrs. Allen Case's buffet luncheon at Green Acres was like a fete champetre as the guests sat under the fine old nut trees from which black walnuts dangled rakishly just asking to be picked.

Among the Montreal guests was Mrs. K. R. Marshall's daughter, Mrs. Hodgson (Colonel Marshall was refereeing the game), who, like Mr. Gordon Cameron and Miss Mary Jarvis, was wearing blue with white. The long yellow flannel sports-coat worn by Mrs. Douglas McMaster, of Montreal—who presented the cup to Mr. Laidlaw—was exactly the shade of the yellow shirts worn by the winning team and Miss Kitty Gordon (Col. and Mrs. Lockhart Gordon were both there also) was in the same color but with a brown jacket.

Mr. Bill Ogilvie, as brown as a berry, gave a courtly salutation, foreign fashion, to the almost-grown-up pretty daughter of a popular matron; "Pooh-Bah", Elizabeth Osborne's perky Pekinese, glowered provocatively at Mrs. Lyn Plummer's Scotty whose style was sadly cramped on leash; the Grenfell Cup rolled right on the ground—the excitement of being dined, et cetera, at the Hunt Club that night seemed too much for it; but apart from all that, it was excellent polo. The Grenfell Cup, so Colonel Norman Perry was telling me when we were admiring the handsomely carved bowl of sterling silver, was presented by the two sons of Lord Desborough after a visit to Canada in 1910. It will be remembered that they were not only keen sportsmen like their father (I am not certain, but I have a foggy recollection that it was Lord Desborough who once told me of having swum the Niagara River), but they also wrote some exquisite poetry which lives . . . they were killed in the War.

Miss Faith Warren, Mrs. Burton Holland, Mr. and Mrs. Alan Stewart, Mrs. Walker Bell, Mr. and Mrs. Arthur King, Colonel Plummer and Mrs. Tommy Gordon and Mrs. H. C. MacDougall, of Montreal, were just a few in at the finish when, after Mrs. McMaster's presentation of the cup, miniature ones were presented individually by Mrs. Laidlaw, whose husband dined the party that night at the Hunt Club.

Winnipeg news is full of polo too. I hear that the St. Charles

Polo Club last week tied in a handicap game with a garrison team from Fort Osborne Barracks and afterwards entertained for the visitors when Mrs. Harrison Gilmore and Mrs. Price Montague did the honors. And, by the way, the population of Winnipeg has increased recently by two—one at least a potential polo player as his father is a keen horseman. A son has been born to Captain and Mrs. de Lotbiniere Panet—that will interest many throughout Canada as their relatives and friends are legion. And Colonel and Mrs. Hagarty (the former is a member of that well-known Toronto family) have a new daughter!

Daughters can be most useful at times. Especially in official circles. For instance, some time ago I wrote of the attractive Tilly Fordham-Johnson who had given a jolly party when I was out West. This is the Miss Helen Fordham-Johnson whose father has been appointed the Lieutenant-Governor of British Columbia. What son could prove such a social asset? Tilly's acquaintances know her as one of that select order of pretty girls privileged to put D.W.P. after their names . . . danced with the Prince of Wales but to her friends she is distinguished for being—just herself—and therefore a most useful and ornamental daughter for a Government House.

I saw Major Pat Hennessy dancing at the Royal York supper-dance the other night. For several years, when stationed in Victoria, he acted as A.D.C. to Mr. Randolph Bruce after doing similar duty with the late Sir James Aitken at Government House in Winnipeg. Now he has been appointed recently to military headquarters here. I believe he has some Spanish as well as Irish blood in him, so he must have felt quite at home in that Moorish setting which makes the Royal York roof-garden deliciously like dancing by the Mediterranean. Toronto Bay looked at its best—it vied with the sky—all blue and twinkly with lights and such is the hypnotism of beautiful interior decorating—when the faint surge of the trains came up on the breeze, it sounded exactly like the swish of the sea!

That newly-engaged couple, Miss Charlotte Bonnycastle and Mr. Tony Adamson, were hugely enjoying the romance of it all. At the odd moments when they weren't dancing they sat at a corner table with Mr. and Mrs. Rodney Adamson. The latter evidently found that sea-breeze so invigorating that she wore a fascinating blue coat over her white frock and her sister-in-law-to-be kept on long black lace mittens which were quaintly suitable with her white muslin frock—a la Victoria—and softly coiled blonde hair. This marriage will connect two of Canada's old families. Mr. Adamson's mother, Mrs. Agar Adamson, was a Cawthra and his fiancée is a daughter of Judge Bonnycastle, of Dauphin, and a relation of the Toronto Boultons.

Mrs. Walter Willison, who was Vivian Boulton, told me that she is leaving in September to take her daughter, Betty, to the Chateau de Marnand. Betty has been at school in England but will have

a year in Switzerland before she comes out. This seems the popular procedure for Toronto girls and I hear that a possible debutante for this year is Mr. and Mrs. Herbert Burn's daughter, Constance, who was at the Chateau last year.

A letter just received from abroad is bulging with gossip. It commences with Dominion Day festivities and ends in anticipation of the ball at "Buck House", as the Guards officers irreverently call Buckingham Palace. It says that the Olympia team the Governor-General's Body-Guards sent over won no less than 11 ribbons. It says that Miss Josephine Brouse and the two daughters of Premier Henry, Mrs. Fauquier and Diana Kingsmill, are just a few of the quota from Canada to be seen at Hurlingham and Ranelagh. It tells of the gala reception given by Lord and Lady Luke whom Canadian visitors to Portman Square will remember as the Lawson-Johnstones and it recounts the chic with which the ex-Queen of Spain wears the quaint little Bowler mode of the moment. And a lady who dates her style even further back had, at that very day of writing, just been unearthed in front of a well-known west-end hotel. Workmen repairing the street had uncovered the tomb dated 1737 and "Americans are rushing about with cameras".

Calgary messages tell me that Mr. Arthur Ponsonby set off from Banff laden with a camera and all the paraphernalia that a diamond hitch so miraculously holds on a pack pony. He has left on a trip into the mountains and it will be interesting to discover if he can throw a diamond hitch himself on his return as it is a most intricate achievement of a cowboy.

Lord Duncannon and Mr. Ponsonby were guests of Senator Burns during part of the Stampede Week in Calgary and altogether Calgary has been extraordinarily festive. Frances Fraser's wedding to Mr. Rosevear takes place on August 12—and there are numerous parties to recount. The bridegroom-to-be is also staying with the new Senator—Michael Burns is a friend of his—and the latter's fiancée, Miss Betty Ives, whose engagement was announced recently, was one of those entertaining for the bride.

And before writing another item of "doings", we must give vent to the sadness with which so many are saying good-bye to Colonel and Mrs. Humphrey Snow who are leaving to return to England. Mrs. Snow, who is a MacLeod from the Island of Skye, has made friendships as natural as that staunch little island and Colonel Snow always made a Government House party just that much nicer!

Mr. and Mrs. D. Neil Hossie, of Vancouver, B.C., entertained at a charming reception at their home in Marguerite Avenue after the christening of their little daughter who received the name of Mary Rendina Kathleen.

A profusion of flowers decorated the rooms and baby roses in silver bowls were used on the tea-table which was presided over by Mrs.

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WAVE



MISS URSULA MALKIN

Talented young daughter of Mr. and Mrs. Philip Malkin, a very popular member of Vancouver's younger set, is at present in Vienna studying music. Miss Malkin is a niece of the ex-Mayor (Malkin) of Vancouver.

—Photo by Vanderpant.

Alway Morrison, Mrs. Ghent Davis, Mrs. Grange Holt and Mrs. George Dawson.

A few of the guests were, Brigadier General and Mrs. J. Duff Stuart, Chief Justice Morrison, Hon. Mr. Justice and Mrs. David McDonald, Hon. Mr. Justice and Mrs. Denis Murphy, Dean and Mrs. R. W. Brock, General and Mrs. Odum, Mr. and Mrs. J. Fyfe Smith, Mr. and Mrs. J. F. Malkin, Col. and Mrs. Mayne Hamilton, Mr. and Mrs. Percival Kirkpatrick, Mrs. Reginald Beaumont and Col. and Mrs. T. A. Hiam.

Among the numerous hostesses who have given delightful parties for visitors in Saint John and suburbs recently were Mrs. Donald Malcolm, a luncheon in honor of Mrs. Charles E. Macpherson, of Winnipeg, at the Riverside Golf and Country Club and for the same visitor, Mrs. Walter Foster was hostess at a charming luncheon at her residence in Rothesay; Mrs. Paterson Coombs, a bridge at her Rothesay cottage for Mrs. Leonard Fraser, of Halifax, and Mrs. Hazen Shortt, of Montreal. Mrs. Donald Angus and Mrs. John E. Stirling, of Montreal, were honored guests at bridge at her apartment in the McArthur, Germain Street, Saint John, on Friday evening and other out-of-town visitors including Mrs. Percy Robinson, of Toronto; Mrs. C. E. Macpherson, of Winnipeg; Miss Edith Cudlip and Miss Helen Cudlip, of Montreal, and the Misses Seely, were hostesses at bridge at their residence in Garden Street, Saint John, in honor of Miss Edith Cudlip, of St. Clair, New Jersey. Another hostess who entertained at the Riverside Golf and Country Club was Mrs. Andrew West Murray, her guest being Mrs. Frederick Foster, of Ottawa.



FIRST SIGHT AND SECOND THOUGHTS

The average shopper will do well to look twice at any piece of furniture before buying. There are pieces which, at first sight, appear to be ideally suitable for a particular room, but, when bought and put in place, they fail to harmonize with the surroundings. Sometimes the lack of harmony is only apparent after months of use. That is why we say that you should be guided more by second thoughts on a piece of furniture rather than by the first sight of it.

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CORNUCOPIA—Butter thin square slices of bread. Lay slice on cold damp napkin. Cover with Paris Date, form cone, seal overlap with butter. Insert piece of water-cress or small gherkin cut in fan. These are very pretty arranged around a mound of pimento stuffed olives.

The Sandwich Delicacy for all occasions.

Mr. A. J. Beneteau, director of French instruction for Ontario, Forest Hill Village, with Mrs. Beneteau and family, is spending the summer months at Cedar Beach, Kingsville, Ontario.

Militia orders announce the promotion of Capt. Hugh Macdonald, Jr. (Bank of Nova Scotia, Toronto), to the rank of Major and Quartermaster in the 2nd Field Ambulance, Canadian Army Medical Corps. Major Macdonald was an original member of the First Canadian Contingent and served four years in France. He rose through the various non-commissioned ranks and for his war service was awarded the Meritorious Service Medal and granted a commission. Major Macdonald earned the long service medal in 1926, at which time he was one of the youngest officers in the garrison holding this medal. His militia service covers a period of twenty-five years.

The Lord Bishop of London, England, will arrive in Toronto on August 7th on his way to the Coast. He is accompanied by his friend, Mr. Ormond Blyth. They will spend the day quietly with the Bishop's nieces, Mrs. Harold Carradus, 50 Standish Avenue, and Mrs. H. McLennan, 41 Gormley Avenue. He will return to the city on the 6th of September, remaining until the 25th.

The end of term functions in connection with Strathallan School, Hamilton, included two delightful out-of-doors entertainments for which two prominent Hamilton hostesses threw open their grounds.

First came the annual school sports, held again at Reigate, Chedoke Park, by kind permission of Mr. and Mrs. H. B. Greening. The luxuriant trees, the spacious greensward and brilliant flower beds provided an exquisite setting enjoyed alike by the spectators and performers. At the tea hour, many friends made their way to the tea table, over which Mrs. S. O. Greening and Mrs. Owen Greening presided.

Afterwards the prizes were graciously presented by Mrs. C. M. Doolittle.

The second of these events was staged in the grounds of the Holmstead, lent for the occasion by Mrs. Hendrie with her usual kindness. No more perfect mise-en-

scene than these leafy lawns, ideally provided with stone parapet and an old world sun dial, could have been found for the attractive and unusual fantasy, "Tomorrow", which gave scope for the dramatic talents of a large number of the girls and admirably revealed Miss Fitzgerald's skill in creating charming effects of grouping and color. The graceful symbolism of the fantasy was most effectively conveyed and the dances were an especially attractive feature.

After the pageant many friends remained to pay their respects to Mrs. Hendrie and enjoy a cup of fragrant tea.

Busy looking after the guests were Mrs. J. D. Hay, Mrs. William Hendrie, Miss Mary Ledyard, and Mrs. Hendrie's great-granddaughter, little Sally Hay.

Among those present were, Mrs. Hendrie, Lady Gibson, Mrs. William Hendrie, Mrs. John Hay, Mrs. H. B. Greening, Mr. and Mrs. St. Clair Balfour, Miss Mary Ledyard, Mrs. Murray Alexander, Colonel and Mrs. Colin Gibson, Mrs. C. S. Wilcox, Mrs. C. M. Doolittle, Mrs. J. P. Bell, Mr. and Mrs. C. E. Bull, Mrs. A. V. Young, Mr. and Mrs. P. H. Douglas, Mrs. S. O. Greening, Mr. and Mrs. H. S. Alexander, Mrs. S. S. DuMoulin, Mrs. Victor Vallance, Mrs. W. I. S. Hendrie, Mrs. John Moodie, Mrs. Kent Hamilton, Mr. and Mrs. J. Gartshore, Mr. and Mrs. J. D. Moodie, Mr. and Mrs. F. P. Washington, Colonel H. C. Hatch, Mr. and Mrs. Allan Parker, Miss Jean Haslett, Mrs. A. E. Malloch, Miss Malloch, Mrs. Lucas, Mrs. Storer, Mrs. E. J. McLaren, Mr. and Mrs. L. M. Baldwin, Mr. and Mrs. A. E. Smythe, Mrs. R. R. Evans, Mrs. M. B. Holton, Mr. and Mrs. Howard Ambrose, Dr. and Mrs. J. A. Simpson, Mrs. E. P. Muntz, Mr. and Mrs. J. Moreland, Mr. and Mrs. C. J. A. Reany.

Col. and Mrs. Cockshutt and their daughter, Mrs. Everett Barker, have recently returned from a motor trip to Lucerne and Quebec City and leave for their summer home on the Lake of Bays. Miss M. Cockshutt and her



MRS. WILLIAM CAMERON MURPHY

Who before her marriage in June to the son of the Hon. Mr. Justice and Mrs. Denis Murphy, of Vancouver, was Miss Esther King, daughter of Dr. and Mrs. F. E. King, Vancouver.

—Photo by Vanderpant.

sister, Mrs. Everett Barker, are playing in the Northern Ontario tennis championship at Bigwin Inn.

Marriages

Interesting news has been received by cable from China by Mr. and Mrs. S. L. Taylor of Queen's Ave., London, Ont., of the marriage of their only daughter, Winnifred Love, to George Edward Mason, M.D., of Montreal. The marriage took place in Hong Kong and the honeymoon is being spent in Manila.

Dr. Mason, who has been engaged in research work in the Orient expects to continue his studies, probably in Australia, before sailing with his bride, via Egypt, Paris and London for Canada to spend Christmas in this city with Mr. and Mrs. Taylor.

A double wedding took place in Central United Church, Hamilton, recently, when two sisters, daughters of a United Church minister, were married to two brothers, sons of a Baptist Church minister. Miss Gertrude Graham, elder daughter of Rev. W. H. and Mrs. Graham, of Hamilton, became the bride of Mr. Harold Freeman, son of Rev. C. B. and Mrs. Freeman, of Kingston, and Miss Margaret Graham was married to Mr. Don Freeman. The brides were given away by their father, who also assisted in the marriage ceremony, which was conducted by Rev. C. B. Freeman, father of the bridegrooms, and Rev. H. A. Freeman, of Guelph, an uncle of the brides.

The sisters were dressed alike in white tulle, fashioned in princess lines, with bertha falling over the shoulders to form tiny sleeves. They wore tulle veils arranged in cap effect, with bandeaux of Brussels lace, and their bouquets were composed of pink sweet peas and gypsophila. Mrs. Paul Nyphus, of Washington, D.C., a sister of the brides, was matron of honor, wearing a powder blue georgette dress and large hat of eggshell rustic straw banded with powder blue velvet. She carried pink roses. Mr. Robert Graham, of Hamilton, brother of the brides, was best man.

After a reception at the home of the bride's parents, the newly married couples left for Montreal, to sail for a honeymoon trip abroad.

The marriage of Barbara Heloise, daughter of Mrs. Kennedy and the late James Price Kennedy of "Dalmagarry", Wingham, Ont., to Mr. John Alexander Wilson, son of the late Mr. and Mrs. Harold A. Wilson of Toronto, took place quietly in St. Paul's Church. On the altar were masses of orange blossoms, and in front of the chancel standards of shasta daisies, bouquets of which marked the guest pews. The bride, who was given away by her uncle, Dr. D. S. M. Kennedy, wore a gown of heavy bridal satin made on strikingly simple lines. Her tulle veil, which was arranged in cap effect and caught at the back with orange blossoms, reached to the hem of her train. She carried a shower bouquet of lily-of-the-valley, Miss Margaret Wilson, sister of the groom, was the bride's only attendant and wore a quaint gown of white organdie and lace over yellow, with yellow hat and shoes to match. Her bouquet was of shasta daisies. The service was fully choral, the Rev. William Schaffter, rector of the church, officiated. Mr. Norman Leishman was best man and the ushers were Mr. Edward McPherson, Mr. Ross Cox, Mr. John Mitchell and Mr. Richard Wright. A reception followed at the residence of the bride's mother, where a profusion of garden flowers filled the rooms. Mrs. Kennedy received wearing a becoming gown of black and white chiffon, with short black lace jacket and corsage of orchids. Her hat was black with touches of white. Later Mr. and Mrs. Wilson left by motor for the Eastern Provinces.

It seems to be a rule. The more a man deserves jailing, the longer it takes to convict him.—Los Angeles Times.

The retrenchment movement seems to have reached the gangsters at last, with the result that several of them are going to prison to save funeral expenses.—New York Evening Post.



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SOCIAL CALENDAR

Travellers

Countess Elsa Bernadotte, daughter of Prince Bernadotte and niece of the reigning Sovereign of Sweden, accompanied by her husband, Mr. Hugo Cedergren, was a recent visitor in Toronto.

Mrs. Alexander MacDonald, Toronto, has left for New Brunswick to visit her mother, Mrs. Gregory, for a month. Dr. MacDonald will join her there for two weeks in August.

Colonel and Mrs. Norman S. Leslie, of Kingston, have sailed by the "Empress of Britain" to spend some time in Scotland and England.

Mrs. W. D. Lighthour, of Bernuda arrived in Toronto on the first of August to visit her father, Mr. David Morton, for a couple of months.

Colonel and Mrs. Reginald Pellatt, Toronto, are spending some time at the Royal Muskoka.

Hon. Justice Fisher and Mrs. Fisher and Miss Constance Fisher, of Toronto, are at the Royal Muskoka.

Madame P. E. Blondin, wife of the Speaker of the Senate, Ottawa, is spending the summer at her home at St. Francois du Lac, Quebec.

Colonel and Mrs. Rene Girouard, Ottawa, are spending some time at Blue Sea Lake.

Squadron Leader Clifford McEwen and Mrs. McEwen have returned to Canada after spending eighteen months in England. In the Autumn Squadron Leader McEwen will start duties as instructor in Aeronautics at the Royal Military College, Kingston.

Mrs. Goldwin Howland, Toronto, sailed by the "Empress of Britain" for England.

Senator Cairine Wilson and Mr. Wilson have opened their summer home at St. Andrews-by-the-Sea, visiting them are their daughter Janet and Miss Arnold of Montreal. Miss Olive Wilson will arrive later to join her parents and Mr. M. C. Wilson of Montreal and Miss Cynthia Hill of Ottawa will be their guests also.

Dr. and Mrs. F. N. G. Starr, Toronto, have returned from the Pacific Coast and are leaving shortly for their cottage at Go-Home Bay.

Mr. Henry B. MacDonald and Miss Eldred MacDonald, Toronto, are guests at the Royal Muskoka.

Mr. and Mrs. Stephen Haas, Toronto, were recent guests at Lucerne-in-Quebec.

Hon. L. B. Harnett, member of the government of Bernuda, is spending some weeks in Canada.

Mrs. Spaulding, wife of Prof. John Spaulding, of Trinity College, Hartford, Conn., and their young daughter have arrived at Shediac Cape to visit Mrs. Spaulding's parents, Mr. and Mrs. Robert Jardine at "Craie Lea".

Miss Maud McLean of Boston, is visiting her brother, Hon. Hugh H. McLean, K.C.V.D., LL.D., Lieut. Governor of New Brunswick at the "Groove" Rothsay, N. B.

Mr. and Mrs. J. W. B. Walsh, Toronto, are spending some weeks at the Bigwin Inn.

Colonel and Mrs. C. B. Price and Mrs. Lucien de Bury, of Montreal, were recent guests at Lucerne-in-Quebec.

Miss Catherine Proctor, of New York, is visiting her mother, Mrs. C. Proctor in Toronto until the latter part of August.

Mr. and Mrs. Walter Nichols, Toronto, are spending some time at the Royal Muskoka.

Brigadier J. L. R. Parsons, Commandant of Military District No. 7, Saint John, has joined Mrs. Parsons who is summering at Cape Brule, near Shediac, New Brunswick and will spend a month at this delightful resort.

Mrs. Dalton Davies, of Toronto, has returned from visiting in Brockville.

Major Eric Haldenby, of Toronto, is leaving shortly to join Mrs. Haldenby at their summer place at Rice Lake.

Mrs. Campbell Meyers, Toronto, and her daughter Mrs. Barston Tudball and Mr. Tudball are occupying their summer home at Stoney Lake.

The Hon. Rodolphe and Madame Lemieux, Ottawa, have sailed for England to be away some weeks.

Mrs. Maurice Wingfield, Mrs. M. Bromley, Mrs. Cavendish and Mrs. Stephenson, who are on their way from England on a visit to their mother, Mrs. Dunsmuir, at Hatley Park, Victoria, B. C., will arrive in Victoria this week. Mrs. Selden Humphreys will also go to Victoria to visit her mother, Mrs. Dunsmuir, while her sisters are there.

Col. and Mrs. C. Warren Darling, Toronto, have left town for their house at the Georgian Bay and will not be in the city again until September.

Major and Mrs. Douglas Nelles, Ottawa, and their family, are at their summer cottage at Lake Barnard.

Mr. Rudolph de Trafford, who has been visiting Colonel and Mrs. Chaplin in Vancouver, B. C., is en route to his home in England.

Messrs. Lorne and Douglas Ogilvie, of Montreal, have left for a trip to Alaska.

Mrs. Geoffrey McDougall and her children of Montreal, are spending some time with Mrs. McDougall's mother, Mrs. E. T. Slade at Lake Saint Joseph.

Mrs. Lindsay Lawford of Montreal is the guest of Mrs. Frank M. Ross at her summer residence at Ashburn Lake, Saint John.

Mrs. Ludlow Robinson of Winnipeg, arrived recently at Rothsay, New Brunswick and is visiting her daughter Mrs. Percy Fairweather and Mr. Fairweather.

Mrs. Henry Symmes Wilson of East Orange, New Jersey with her two children David and Henry is spending the summer with her mother Mrs. J. B. Cudlip of Montreal who is occupying her summer residence in Rothsay Park, Rothsay, N. B.

Miss Peggy Palmer of Ottawa who has been visiting relatives in Saint John has left to spend a few weeks with Mrs. Mariner G. Teed.

Lt. Col. and Mrs. Humphrey Snow are leaving Rideau Cottage the first week of August to pay visits in different parts of Canada prior to sailing for England in September.

Mrs. F. V. Woodbury and Miss Mary Currie of Halifax, Maritime tennis champions, who were in Toronto for the Ontario championships, stopped at the Banff en route to Vancouver for the Canadian championships.

Mr. and Mrs. Aubrey Schofield of Montreal are guests in Rothsay, N. B. at the residence of Mrs. C. J. Coster. On Thursday Mrs. George Beer was hostess at bridge in honor of Mrs. Schofield.

Mrs. W. L. Caidon and Miss Caidon of Toronto are spending the summer at Rothsay, N. B. Mrs. Caidon's niece Miss Jean McAvity who has been attending school in Switzerland arrived home on the steamship "Empress of Australia" and has joined her aunt Mrs. Caidon in Rothsay.

Major-General the Hon. A. H. Macdonell of Ottawa arrived in Saint John and is at present a guest at the residence of Mrs. Charles J. Coster. General Macdonell purposes leaving in a few days for upper New Brunswick on a salmon fishing trip.

Mrs. W. Wendling Anglin and her sons of Toronto, are spending some weeks at Limberlost Lodge, Muskoka.

Miss Enid Dixon Craig, of Toronto, has left for Stanley Island to join Mrs. L. Arthur Craig.

Engagements

Brigadier-General John A. Gunn, Toronto, announces the engagement of his daughter, Margaret Alice Gunn, to Mr. David Moffat Dunlap, son of Mrs. David A. Dunlap and of the late David A. Dunlap, Esquire, of Toronto.

The engagement has been announced in Edmonton, of Patricia Nora, youngest daughter of Mrs. Ayleen, of Edmonton, and the late Dr. Peter Ayleen, of the Royal North West Mounted Police, to Mr. Henry Austin Davis, Royal Engineers, Asansol, India, only son of Mr. Bidwell N. Davis, K.C., and Mrs. Davis of Toronto. The wedding will take place in Calcutta the latter part of September.

The engagement has been announced of Blanche, eldest daughter

of the late Mr. and Mrs. H. E. Almond, Vancouver, B. C., to Mr. Hector Gordon Monro, eldest son of Rev. and Mrs. A. F. Monro. The marriage is to take place the second week in August.

The engagement has been announced in England of Miss Dorothy Osborne Thomas, daughter of Mr. J. H. Thomas, M.P., Secretary of State for the Dominions, and Mrs. Thomas, and Mr. Robert Ellison Fearnley-Whittingstall, youngest son of the Rev. H. O. and Mrs. Fearnley-Whittingstall. Miss Thomas is a sister of Mr. A. J. Thomas, of Montreal.

Mr. and Mrs. Thomas Henry, of Westmount, announce the engagement of their daughter, Ethel Plant, to Mr. Malcolm Sheraton Kuhring, of Ottawa, youngest son of the late Canon G. A. Kuhring and Mrs. Kuhring, of Toronto. The marriage will take place quietly in St. Hilaire early in September.

Dr. and Mrs. William Osborne Simpson, Toronto, announce the engagement of their daughter, Anne Eleanor, to Mr. Alexander Bell Vasey, eldest son of Mrs. William Vasey and the late Mr. William Vasey, of Toronto. The marriage is to take place the latter part of August.

The engagement is announced of Edna Maude, younger daughter of Mrs. Greenwood, Greenfield Park, P. Q., and the late Mr. W. S. B. Greenwood, to Edmond Clifford Wayland, son of Mr. and Mrs. E. J. Wayland, Notre Dame de Grace, Montreal. The wedding will take place quietly on Saturday, August 8th, 1931.

IN BETWEEN

(Continued from Page 13)

may be easier to use but they are harder to eat.

TAKE fairly thick slices of that dark brown damp bread, spread mustard and mayonnaise, and use as the sandwich filling spiced beef and lettuce. Tinned corn beef is a useful thing to have on the pantry shelves, for it can always be used in an emergency when the supplies of fresh cold meat are running low. The corned beef needs a certain amount of treatment before using, or you may imagine you are eating string sandwiches. Add salad dressing, Worcester sauce, a little tomato catsup, and some pepper, mix it well with a fork till the meat forms a thick paste.

Spread mustard on the slices of bread, and it is likely that you will be asked what the filling is, its taste is so far removed from its quite humble can. In summer, lettuce adds to nearly all sandwiches, but it is wiser not to use it if you are going a long, hot way, for it becomes rather like a piece of thin soft cloth, and loses the crispness which is its greatest virtue. Unless the cold meat to be used as a sandwich filling is very tender, it is wise to put it through the mincer, and dampen it with either salad dressing or tomato juice. Cold pork, with apple sauce, lettuce and red pepper pickle makes a good sandwich unless you have a summer prejudice against eating pork. Lobster sandwiches are good summer food. The tinned variety of lobster, mashed up with salt, pepper, and mayonnaise and spread on brown bread with lettuce has lots of flavor. It is a sandwich which is improved by being cold, so don't put it in the back of the car right over the exhaust pipe. A fish sandwich made of cooked finnan haddie, with butter, anchovy paste, chopped parsley and pepper mixed in is another possible change.

Cake so often travels badly in the picnic basket that it seems safer to have sweet sandwiches. Cook a quarter of a pound of figs chopped very fine with a quarter of a cupful of water until they form a smooth paste, then add a quarter of a cupful of chopped almonds and a little lemon juice, and cool the filling before spreading it on the bread. Try chopping equal quantities of dates and preserved ginger, and add enough water to make a paste when they are cooked. Plain date filling spread thickly on brown bread makes a good sandwich. A Swiss sandwich is made by spreading a layer of Brie, or cream cheese, and adding on top of the cheese a layer of honey.

It is generally believed that business is now going from its pique to its peak.—Louisville Times.



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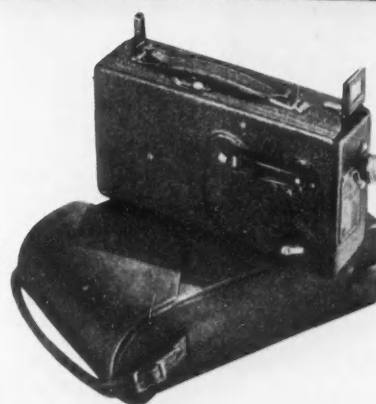
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TORONTO, CANADA, AUGUST 1, 1931

P. M. Richards,
Financial Editor

THEY'VE TAKEN EVERYTHING BUT HIS VOTE



WAR OR DISARMAMENT IN 1932?

World Safety Depends Upon Coming Disarmament Conference—Will Anglo-American Co-operation Be Sufficient to Constrain France to Reason?

By LT.-COL. J. A. AIKIN

CAREFUL preparation and skilful manoeuvring over a period of years, including a preliminary disarmament conference, have heralded the world congress of nations to meet at Geneva next February. That conference of delegates from fifty nations will decide for control of armament by reduction of strength and by a scale of balancing or, by failure to act, will provoke a competition of armaments which will inevitably lead to war.

It might be simple to overestimate the existing dangers of chauvinism in France, Italy and Poland, and the recrudescence of Germany. On the other hand it is an attractive form of folly to blink the reality of the dangers of the situation and stress the arguments against war as public policy in appeals to the intelligentsia which, for obvious reasons, never carried its fair share of the war burden.

It has become all the vogue in some quarters in Britain and North America to emulate peace, to decry war, and to heap obloquy on the results of the war into which the British Empire and the United States entered in 1914 and 1917 to discharge a duty to civilisation which they could not escape. This passion for peace has led Great Britain to cut army, navy and air strength to the minimum, in the judgment of competent critics below the line of safety, in advance of any general disarmament, and has restrained the United States from naval construction up to the line of the naval pact.

In Canada, with our light permanent force and skeleton active militia, demands for economy and indirect pressure led to radical reduction, even to the extent of elimination of annual training camps and the cutting down of civil aviation which, it is admitted, was an excellent training field for any emergency. I recall the day that Colonel Chas. A. Lindbergh was in Ottawa accompanied, not at his request, by a squadron of army airplanes which manoeuvred over the Canadian capital in a thrilling manner. That was a fine object lesson to Canadians. It was demonstrated in war that we have the men equal to the best, but they need to be kept in training by a system of constant service. We Canadians are protected by our neighbors by land, sea and air, and it may happen again, as in past days, that those protectors will not always be careful of our rights.

There is no discount on Canadians in actual war, given a fair amount of training, but it is all too obvious that the elements which talk peace are conceded influence far beyond the talk-fest stage. The men who know most about war from experience are strongly opposed to any resort to war except as a last resort. And so long as the cock-pit of continental Europe is plumed for war, it is unwarranted to assume an attitude of permanent peace. Canada

is stripped to-day of all armament; there is positively nothing more to be taken off. But other nations are in a vastly different position.

THE seven-power conference at London was a success, so far as extending temporary relief to Germany. France was out-manoeuvred by the Hoover proposal for a year's respite on war debt payments by the active co-operation of Great Britain with the United States, into agreement for renewal of the short-time credits. That will give Germany an opportunity to work out her own salvation during the year. France missed a great opportunity to conciliate Germany at a time of deep distress. Now the combined possession of huge gold reserves and military supremacy will fall short of domination. The Rome-Carthage Treaty of Versailles will have to be revised as regards both political and financial settlements.

Gustave Herve, editor of La Victoire, is waging a campaign for revision. He argues that Germany is entitled to see an end to the tribute of reparations; to the right to arm herself like other nations; to the return of the Kamerun, Togoland and the Saar, and to freedom to unite with Austria. A bit extreme, let it be added, yet he sees France the gainer by Alsace-Lorraine, the resurrection of Po-

land, consolidation of the French African empire and the glory of the Marne and Verdun. Additional gain from revision is associated with revival of credit that would follow, in which France would share in the trade revival, rapid collapse of Bolshevism in Europe and possibility of realisation of the United States of Europe.

France is bound to lose her case before the international Court on the contest to prevent the customs union between Germany and Austria, to be followed by political union. The inflation of the mark, failure of the occupation of the Ruhr, French evacuation of the Rhine valley under pressure, and the Nazi movement under Hitler, unite to prove that Germany is a tough customer to deal with. There can be no settled peace so long as France and the Little Entente continue to dictate public policy. M. Briand is a great leader for permanent peace, but his compatriots do not sustain his efforts as should be done. The people and press of Great Britain are weary of the efforts of a decade to maintain the mock peace dictated by the Tiger of France in opposition to Great Britain and the United States. How long can this situation continue?

EDOUARD HERRIOT, former premier of France, estimates the annual outlay for war of the six leading nations at \$1,700,000,000—United States 16,706 million francs; Great Britain 14,280 million francs; France 11,035 million francs; Japan 6,192 million francs; Italy 4,111 million francs and Germany 3,994 million francs. Although he is a leader of the left groups, his argument is all for maintenance of present armaments for his country. These figures take no cognisance of pensions or interest on war debts.

Raymond Fosdick, writing in the Atlantic Monthly for July, estimates expenditure for war by the United States in 1931 at \$842,000,000; Great Britain \$560,000,000; France \$431,000,000—a total for the big three of \$1,833,000,000. He puts total world war expenditure at four and a half billions, of which 60 per cent. is in Europe; 20 per cent. United States and 20 per cent. for the rest of the world.

How long the nations can continue to stagger under this burden is a big question. With twenty million men out of employment in the western world, anything like general disarmament would precipitate new problems of economic distribution, which surely are great enough to-day. The outstanding failure of western nations is with this problem of distribution. Production has outrun consumption. In a world bursting with surplus commodities there is want and distress on every hand. China is emerging from seven years of civil

(Continued on Page 22)

BEHOLD BEAUHARNOIS

How happy is
The Senator!
He gets let in
On the ground floor,
And makes himself
A millionaire
From some concern
That isn't there.

The magnate has
A lot of fun—
He splits up stocks
At ten for one,
And think how he
Is tickled when
He sells them out
At one for ten.

How generous is
The financier!
He gives a hundred
Thousand clear

To any college
Chum he meets
And doesn't even
Ask receipts.

The witness prides
Himself a lot
On what he did
For what he got,
But on details—
He will be frank—
He finds his mind
A perfect blank.

O sweet to be
A politician
Whose acts are all
Above suspicion
But who can always
Find a way
To make his nuisance
Value pay.

P. M. R.'s Column

IF the capitalistic system is to survive, there must not be scandals like the Beauharnois. Disclosures such as those which have shocked the country in recent weeks are just so much ammunition for the Reds.

THE basic argument against Sovietism has been that the capitalistic system, though admittedly imperfect, is nevertheless the best possible system in the long run, the system which does most for workers both overalld and white-collared and affords the greatest opportunities for advancement and for the pursuit and attainment of happiness and prosperity. Workers without jobs and workers who fear for their jobs have been assured and reassured that the economic and social ship is safe in the hands of the political, business and financial leaders who may be relied upon to bring it safely through the troubled waters if anyone can. Then come the Beauharnois disclosures. One of the charges in any indictment against those concerned might well be that of playing fast and loose with public safety.

UNDERNEATH all the Beauharnois scandals, adverse crop reports, wage cuts, dividend omissions and the like we are marching steadily along towards better times, which will be with us before we know it. The forces which must ultimately recreate prosperity have now been working for nearly two years. With business and the stock market thoroughly deflated and with the rate of production having run below that of consumption for many months past, some measure of improvement cannot be far off. Indeed, there is good ground for hope that by October or November the general situation may look decidedly brighter. Probably the biggest cloud on the Canadian horizon is the outlook for unemployment during the coming winter. At the present time the prospect is bad indeed, but if the hoped-for business revival comes in time the actual realization may be less serious than is feared. Recent developments at Ottawa show that the government will be prepared to meet the situation in the fullest possible degree.

SOME, at least, of the nations which strove so hard to pull Germany down during the war have lately been striving, hardly less vigorously, to prop her up, having at last had it brought home to them that one cannot hurt one's neighbor and business associate without suffering harm oneself. Obvious as this elementary fact appears, the world was absolutely ignorant of it in 1919 and the United States, at least, remained similarly unconscious as recently as the passing of the Hawley-Smoot tariff bill. A hundred

(Continued on Page 23)

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and will be payable at the bank
and its branches on and after
Tuesday, the first day of September
next, to shareholders of record at
the close of business on the
31st day of July.
By order of the Board,
M. W. WILSON,
General Manager.
MONTREAL, Que., July 14, 1931.

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SEAGRAMS LIMITED**

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Notice is hereby given that a
Dividend of 25c per share on the
outstanding Capital Stock of
this Company has been declared
for the current quarter, payable
on August 15th to Shareholders
of record at the close of business
on the 31st of July 1931.

By order of the Board,

ALLAN BRONFMAN,
Secretary.

Montreal, July 21st 1931.

GOLD & DROSS

Eldorado Looks Good

Editor, Gold and Dross:

Having heard recently that Eldorado Gold Mines, Limited had made new and important discoveries on their Great Bear Lake properties I wish to inquire if you can offer any confirmation. I would also like to have an opinion on the speculative chances of the stock and some word of the financial position. It occurs to me that we might be overlooking something, if the finds are anything like as good as reported.

—B. M., Toronto, Ont.

In recent months and more particularly in recent weeks the Eldorado picture has become more clearly outlined and frankly it improves on closer examination. From authoritative sources I learn that late finds have been somewhat sensational in character. It is now fairly well established that not only has the field force which has been on the ground since March made important additional discoveries of pitchblende but also it has found high grade silver in unusual widths over important lengths. Samples of this ore now in Toronto are reminiscent of Cobalt in its heyday. A consulting engineer who is now on the property has reported lateral dimensions of silver showings which are rather startling.

The pitchblende showings have been uncovered in sections of hundreds of feet, showing widths up to twenty inches. The ore retains its massive character as work proceeds. The hanging and foot walls of the veins show high grade silver. Not only does silver occur in conjunction with the pitchblende but it has also been found independently in many places, notably at a location six miles to the south of the original finds, where over a length of a mile Eldorado prospectors have established its presence.

It is, of course, too soon to gauge the possible economic significance of these finds. However, I think that indications to date, as officially reported and confirmed by independent eyewitnesses, point to something important. It is entirely possible that the significance of the Great Bear Lake finds has been to a considerable extent ignored up to now.

An Investigation in Order

Editor, Gold and Dross:

I wonder if you can help me out of a pretty bad mess. I am a school teacher and I have more money than I can afford in a syndicate owning real estate in Toronto, which was sold to me by W. N. McEachren & Sons of that city. I also own a bond in the Rosedale Housing Company, Ltd., sold me by the same company. The syndicate I am in was to be wound up in December, 1928, and we were promised very high profits. The syndicate was not closed and when I wrote to the company I could never get any information from them. I now hear that the McEachren firm has blown up and I don't know where I stand. What kind of authorities have we got in this province anyway? I thought we had an Act to protect investors and I certainly think this thing ought to be looked into. It looks as though my money had gone and I certainly can't afford to lose it. What can I do?

—M. J. G., Sarnia, Ont.

I'm afraid there isn't a great deal you can do at present and I am sorry to inform you that the outlook isn't particularly bright. Your letter is only one of scores I have received, practically all along the same lines and voicing the same protest. Teachers appear to have been particularly favored by the McEachren selling organization, although many other citizens are also interested. It is true that W. N. McEachren and Sons is now in receivership.

In my opinion an immediate investigation by the Attorney-General's Department would be well warranted, if for no other reason than to satisfy the hundreds of persons like yourself who were interested in the McEachren ventures. Many letters are considerably more outspoken than yours, and if the probable losses which seem to have been incurred were due to normal business hazards, this fact should be definitely established in the interests of those who put up the money.

I regret that most inquirers wrote me after "investing"; for some time past I have been advising against participation in the McEachren real estate deals since, like yourself, I was never able to get definite and reliable information. The current situation is that the affairs of W. N. McEachren & Sons are in the hands of the Imperial Trusts Company. A committee of bondholders of Rosedale Housing Company has been formed, but I believe that quite a bit of the property is subject to prior mortgages and the bondholders may be faced with putting up more money to protect their interests. A complete investigation by the proper authorities would be in the best interests of all concerned.

Winnipeg Electric Common

Editor, Gold and Dross:

I have carried common stock of Winnipeg Electric right down—and you know what that means. I'm in a rather disgusted mood right now and thinking of throwing it overboard. Is there anything hopeful that you can say that would warrant me keeping this? I sure hate to take the awful bump that selling would mean and I would hold it for the next four or five years if you think there is a good chance for it. What is your advice?

—E. R. A., Calgary, Alta.

With Winnipeg Electric common currently selling at around 13 I hardly think it would be worth your while to sell and take the very severe loss which you would have to accept. It is quite possible that this stock is just about its low point and while I do not know of any reason to anticipate near term appreciation, I feel convinced that over the period you mention, that is four or five years, this stock will be selling at prices which will make present ones look ridiculous.

You know, of course, that the company's revenue fell off severely last year, due to general business depression as reflected in fewer passengers carried, and to a water shortage which curtailed power output. Net income of \$1,457,910 in 1929 declined to \$1,088,153 in 1930. In addition net earnings for the first four months of 1931 were \$653,474, compared with \$748,474 in the preceding year. The picture in this regard has been brightened considerably recently, however, by the granting of a fare increase which, it is estimated, should mean a gain in gross earnings of approximately \$156,000 a year.

You know possibly that the Nesbitt Thomson interests controlling Winnipeg Electric offered it to the City of Winnipeg last year for a sum said to be around \$30,000,000, which offer the city did not accept. The refusal of this deal tended further to depress the common stock. An adverse factor is that

Winnipeg Electric is forced to operate in competition with a municipally owned power system, but on the other hand the outlook for Winnipeg Electric was considered sufficiently bright by the Insull interests of Chicago for them to acquire a fairly substantial interest a few months ago.

If you can afford to do without income, and are sufficiently patient to hold this common stock for the next four or five years I think you will make out very well. Not only do I anticipate increasing earnings because of the sure industrial development in the city of Winnipeg, once the general business depression has passed, but even should the city eventually decide to take over Winnipeg Electric you should certainly receive a much higher price than current levels, for the stock.

Progress at Siscoe

Editor, Gold and Dross:

I wish to ask a few questions concerning Siscoe Gold Mines, Ltd. Will you state the tonnage now being milled, the average recovery per ton, the profits being earned and the possibilities of expansion. Any dividend chance?

—S. S. F., Sherbrooke, Que.

Siscoe is at this time milling about 165 tons daily, the recovery averaging about \$14 a ton and costs \$6.60 a ton. Profits in the first six months of 1931 amounted to \$175,571 and are now running higher. The company had at the end of June \$174,047 in cash assets, against liabilities of \$8,000. A recent official announcement spoke of a 400 ton mill as the immediate objective. It is likely that definite plans for expansion of productive facilities will be outlined shortly. The mine is responding satisfactorily to development work.

Canada Steamships Bonds

Editor, Gold and Dross:

I have a few of the 6 per cent. 1941 bonds of Canada Steamship Lines and I saw a quotation of only 45 bid for these the other day. Since I haven't a great deal of money in this I am not terribly worried and my own idea is that the bonds are worth holding. The price seems to indicate just the same that there is some chance of the interest not being met. Could you give any idea of the chance of this and how the company is coming on?

—S. R. W., Cornwall, Ont.

Earlier this year I recommended holding these bonds but since that time the situation has changed considerably and in my opinion the outlook at the present time is much less favorable. For those like yourself, who can afford to do so, I would still recommend holding; I do think however that there is a distinct possibility of suspension of income, and those to whom this is of prime importance might be wise to sell now, even at current low prices.

Canada Steamships, while an efficiently operated and well-integrated company, has come through two exceedingly bad years. Last year operating profits before depreciation amounted to \$2,165,166 and after payment of bond and bank interest, but before depreciation, there was a balance of about \$600,000 which was less than half the depreciation item of \$1,256,197. After depreciation, the deficit for the year was \$657,792.

Earlier this year it was believed that the prospects for 1931 were considerably brighter; wheat was moving in greater volume, navigation had opened early, package freight business had improved and there were good prospects for increased passenger traffic. As the season progressed however the outlook became considerably less bright. The wheat situation is still very clouded, the western crop is smaller than in many years and the margin of profit on the volume now being handled is small. I understand that passenger traffic is not up to expectations. While it is still reasonably early in the season, prospects hardly indicate any increase over 1930 earnings, if indeed, they are equalled.

I agree that the long-term prospects of the company are good and I have no doubt that it will weather even the present prolonged depression. In the meantime, however, conditions over which the company has no control operate to prevent satisfactory profits, and I think that the average investor might well consider representation in other more favorably placed companies.

Celanese Preferred Attractive

Editor, Gold and Dross:

I have been hearing good reports about the prosperity of the Canadian Celanese company and on making some inquiries from my broker he told me that the preferred stock was a good buy. I remember that you described it as attractive early this year and I would appreciate it very much if you would let me have your opinion at the present time. Do you think it would be a good thing for me to pick up a little of this preferred as a speculation?

—J. D., Montreal, Que.

While a certain amount of the cream has been taken off Celanese preferred—current quotations are 73 as against a low of 59 for the year—I still consider it a fairly attractive buy. I am glad to note that you term it a speculation, since it is true that the stock has hardly as yet come into the investment class. The outlook for the company is, however, brighter at present than it has been possibly at any time since its inception.

The chief speculative attractiveness lies in the fact that there are arrearages of 29 3/4 per cent. on the preferred and it is generally believed that a start will be made soon on paying this off. I think it is fairly safe to assume, as well, that the stock is now on its regular dividend basis, since 3 1/2 per cent. was paid in 1930 and another 3 1/2 in the first half of 1931. Recent authority was given, as well, for payments to be made quarterly instead of half yearly.

Last year Canadian Celanese earned \$9.02 on the preferred as against \$4.06 the year before and official statements have been made recently that sales this year to date have been almost 100 per cent. ahead of last year. I do not think, however, that it can be assumed that profits have gained by that amount, because of severe competition and prevailing low prices for rayon products, but they should show substantial improvement. The company is increasing the capacity of its plant at Drummondville, Que., by 50 per cent. and has been operating at capacity all this year. Valuable protection has been given by the new government at Ottawa and the company has also firmly established itself in its field and developed a steady and growing market for its products. The preferred

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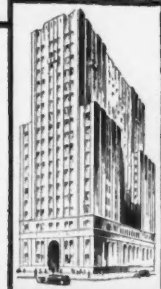
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Capital paid up \$1,338,863.39
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(As at Dec. 31st, 1930)
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"I can't afford to have my estate settled by a Trust Company. A Trust Company is too expensive."

This is not true. The fact is that the charges of a Trust Company are reasonable and the use of its services represents sound economy; for it eliminates mistakes due to inexperience or unsound judgment, which may prove expensive or even disastrous.

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NO ESTATE TOO SMALL
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GOLD & DROSS

and common stocks were recently listed on the Montreal Exchange and while trading has been light, a ready market is assured. Certainly the preferred still appears to possess attractive possibilities for a business man.

Patience Needed Here

Editor, Gold and Dross:

It seems to this reader of your Gold and Dross column that while the good things you occasionally say about Nipissing are true enough, that the people who are organizing a protest committee are on the right track. Something should be done to make this company get a move on. They have the money, a silver mine on its last legs and that about lets them out. Do you know if they have anything in mind in the way of new properties or prospects?

—P. M., Ottawa, Ont.

Nipissing has an abundance of cash and a silver property which is rapidly declining in value. In addition it has now and has had for years an active prospecting organization which has scoured the mining areas from coast to coast, even to the arctic, and has gone abroad in search of new mines. The company has not been inactive in search of a property. It is probably true that they have not been attracted by small propositions but have looked for something big.

It is fairly safe to forecast that eventually, perhaps soon, they will take hold of a sizable venture and will put in money generously to develop it. Directors are quite aware of the company's property position and in my opinion will quickly rectify it. They have an excellent mining organization and will put it to work. A little patience on the part of shareholders at this time will probably be well rewarded.

POTPOURRI

H. J., Toronto, Ont. While you may have bought a bit too much STANDARD FUEL preferred, nevertheless the company has been doing very well, dividends have been paid regularly and there is no real reason why you should dispose of this stock. If, however, you decide to diversify, I think SIMPSON'S LIMITED 6½ per cent. preferred stock would be quite suitable.

C. D., Ardenburg, Ont. CANADIAN WOOLLENS of Peterboro was taken over in 1928 by Dominion Woollens and Worsted Limited. I would suggest that you communicate with W. A. McKenzie and Company, investment bankers for Dominion Woollens and Worsted.

R. W., Toronto, Ont. In my opinion common shares of UNITED CORPORATION offer an attractive opportunity for speculation in the future of a strong and capably managed group of public utility properties. I think that long pull purchases might well be made around current levels. The company's investments as of March 6th of this year consisted of over 5,000,000 shares of Niagara Hudson Power Corporation, 6,000,000 shares of United Gas and Improvement, over 2,000,000 shares of Columbia Gas and Electric, over 900,000 shares of Public Service Corporation of New Jersey, nearly 2,000,000 shares of Commonwealth and Southern Corporation, over 200,000 shares of Consolidated Gas Company of New York, and other holdings of relatively lesser importance. During 1930 the company earned 78c a common share and it is likely that 1931 profits will fall within a few cents of this figure. The common is now on a 75c annual dividend basis.

D. G., Kemptonville, Ont. It is quite apparent that conditions have not yet shown positive signs of working toward stability at home or abroad. Under existing circumstances it would appear to be the part of wisdom to temporarily confine mining stock purchases to the gold issues which pay dividends and in this classification to buy those which are working up towards maximum efficiency rather than those which are struggling to maintain production at old levels or showing declines in output. In the favored class are TECK HUGHES, LAKE SHORE, WRIGHT-HARRISGRAVES. The latter has attraction for its property possibilities.

R. S., Unionville, Ont. NICKEL today is selling at over \$12 but with the existing uncertainty respecting the next dividend and with copper predicted to decline to seven cents a pound the outlook is not very encouraging for the short view. For the long view tremendous profit possibilities exist and to those who can afford to buy and hold the odd dollar at the bottom will mean little later at the top.

R. J., Belton, Ont. The companies to which you refer are subsidiaries of W. N. McEACHREN AND SONS LIMITED, which is now in liquidation. I suggest that you communicate with the Imperial Trusts Company, Toronto.

S. L., Springfield, Ont. I would suggest that you communicate with the National Trust Company, Toronto, in connection with the "A" debentures of the KING EDWARD HOTEL, which you hold. A capital reorganization has been carried out in connection with this hotel, which reported quite a deficit last year. Holders of the "A" debentures have agreed to accept a reduction of interest from 8 to 6 per cent, and also to accept interest up to 1932 only if such may be earned.

D. S., Cobourg, Ont. It is true that investment in the early stages of an enterprise is the most profitable, provided of course that the enterprise achieves success, but you should not overlook the risks inherent in every unproven venture. In other words, it is not wise to commit yourself too deeply in connection with a new company, even though the prospects of that company appear quite promising. The TORONTO DAIRIES LIMITED (the new name of the TORONTO CO-OPERATIVE DAIRIES LIMITED) has particularly able and experienced management, an apparently sound and growing business, and a contract arrangement covering milk supplies which, it is claimed, is proving satisfactory both to farmers and company. I understand that volume of business has increased substantially under the present management. Adequately financed, there is no reason why the company should not win a lasting success and make good returns to investors, but until it has indicated, by actual operating results over a period of time, that it is likely to do so, the stock must obviously be regarded as being in the speculative class.

I. H., Thorold, Ont. NIPISSING is not paying any dividend at this time. The stock has behind it over \$2 in cash assets and the company has recently been searching abroad for a gold property. Nothing definite has yet been reported in this connection. The policy of the company is to continue search for a prospect or producer into which it can buy with some hopes of perpetuating its life. At the moment it is not particularly attractive as a speculation, despite the ratio of cash assets to market price.

S. W., Yarmouth, N.S. In my opinion stock of ATLANTIC KEYSTONE PETROLEUM COMPANY LIMITED is definitely speculative, and I would not advise the placing of investment funds in it. With regard, however, to the exchange of TEAPOT DOME OILS LIMITED, I think that your client should make the exchange. As a matter of fact, this is the only course open to him.

F. A., Toronto, Ont. I certainly would not recommend the purchase of shares of the CONSOLIDATED TIN CORPORATION LIMITED. The stock-selling activities of the Capital Bond and Share Corporation, the sponsors of Consolidated Tin Corporation, have been the subject of a recent bulletin by the Montreal Better Business Bureau. Consolidated Tin Corporation was originally incorporated in 1928 under the name of Jack Nutt Mines Limited, the name being changed to its present form in 1930, and according to latest information it is still in the development stage. The stock has not been listed nor has appli-

cation to list been made to the Montreal Curb market, as it is alleged, has been stated by the Capital Bond and Share Corporation. Banks in Montreal have been asked what value to place on the shares as collateral and have stated that they would not consider a loan against Consolidated Tin Corporation shares. All these statements are at variance with the claims made by those selling the stock.

J. S., Mimico, Ont. With regard to your bonds of MERCHANTS EXCHANGE BUILDING, I would suggest you communicate with the Sterling Trust Corporation at Toronto. A meeting of bondholders of this building was held in Toronto in May, and a plan of financial reorganization adopted. The plan in general consists in the reduction in the equity on the part of the bondholders, since a first mortgage already is on the building, held by the New York Life Insurance Company.

W. L., Sudbury, Ont. KIRKLAND HUDSON BAY is now selling on the unlisted section of the Standard Stock and Mining Exchange at a price of around 42 cents a share. There is a distinct prospect of work being undertaken on a scale which might well prove to be of interest to shareholders. Interests associated with Lake Shore Mines have bought control of the Kirkland Hudson Bay and propose to attack the ground from deep levels. My personal opinion is that this is your opportunity to get rid of a stock which has long shown you a loss.

F. J., Severn Park P.O., Ont. I regret to inform you that the Delaware charter of the FEDERAL MILK CORPORATION, in which you hold stock, was repealed in 1927 for non-payment of taxes. The company is thus out of existence and the stock without value at the present time.

I. I., Galt, Ont. You should not consider the shares of BEARDMORE GOLD MINES, LTD. in the light of an investment of either long or short range. It is a highly speculative gold issue, based on property holdings in the Nipigon Forest Reserve in Ontario. Work to date has yielded some encouragement but this has been quite limited in scope. Recent talk of a mill was quite unjustified in the light of development completed and I notice that lately this reference to possible production has been dropped from official literature. The company has been able to keep going on a small scale and has officially reported from time to time certain results in surface and underground work which manage to keep it alive as a prospect. I am not very hopeful of the outcome.

J. D., Victoria, B.C. I think you might as well make the exchange of stock of your PETROLEUM ROYALTIES COMPANY OF OKLAHOMA into CONSOLIDATED AMERICAN ROYALTY CORPORATION. I have always described Petroleum Royalties stock as highly speculative, and in my opinion this designation applies to all oil royalty securities. The oil royalty companies have not been making out at all well lately, due to the low price of crude oil, and to the prorogation agreements existing in many fields, whereby the output of the wells is severely cut down. It is impossible to say whether the new company will meet with any success, but it is consolidating a number of companies, and this in itself may be a forward step.

G. D., Oshawa, Ont. Shares of PORCUPINE GRANDE are not marketable and in that sense are worthless. The property was closed early in 1929 and has not been reopened, despite efforts of directors to re-finance. Disclosures during the active period were not sufficiently encouraging to permit of the raising of money even in the boom times. Outlook is very poor.

E. C., Toronto, Ont. I might suggest to you offhand, SHAWINIGAN, GOODYEAR TIRE and POWER CORPORATION, as among current good buys. Other suggestions are made each week in the Gold and Dross columns of SATURDAY NIGHT.

H. A., Waterville, Ont. The salesman of OKLAHOMA OIL COMPANY stock is evidently trying to work an old game and you should decline to play with him. Although the details you offer are slim they are just about as substantial as the possibilities of profit in such an arrangement as he suggests. Leave it alone.

L. D., Bridgewater, N.S. I would advise you to have nothing to do with WRIGHT-MARTIN MOTORS LIMITED of Montreal. In my opinion you would have a very good chance of never getting your money back if you put it into this company. The predecessor company, WRIGHT FLEXIBLE AXLE MOTORS LIMITED has been in existence for a number of years, but its sole activity apparently consisted of selling stock, with no benefit whatever to those who purchased the securities. I think you would be well advised to leave this proposition alone.

R. J., Toronto, Ont. BRENT LAKE stock has no market and its value is questionable. The property holdings did not receive attention other than surface prospecting, with results which did not arouse general interest.

H. B., Antigonish, N.S. With regard to the current investment of \$1,500 I think that your selection of BELL TELEPHONE OF CANADA is good, as I consider this to be a good investment stock, despite the fact that not very much in the way of appreciation can be expected from it. I might suggest, in addition, MONTREAL LIGHT, HEAT AND POWER CONSOLIDATED common and, slightly more speculative, POWER CORPORATION OF CANADA.

W. A., Cayuga, Ont. GOLD QUILL was incorporated in 1924 and a small amount of work was done on the holdings in the southwestern section of the Porcupine camp, where several trials have been given to other properties with inconclusive results. Surface work and a small shaft was the limit of the effort and the results reported were not such as to generate much enthusiasm. The stock was not listed, there is presently no market for it and the value is highly questionable.

W. J., Moncton, Ont. I would recommend against your disposal of your stock of CANADIAN INVESTORS CORPORATION LIMITED at a loss. This is, as you know, an investment trust of the management type. It is true that the company has suffered, in common with all other investment trusts, due to the steadily declining market of the past two years. Nevertheless the company enjoys capable management and I think that with any general upturn in securities prices, which must eventually come about, this stock should show you a very nice profit.

H. A., Vanderhoof, B.C. In my opinion your chance of getting very much of your money, if any, back from the "investment" you made in STIMSON'S CANADIAN DEVELOPMENT COMPANY is mighty slim. I would suggest that you communicate with G. T. Clarkson, 15 Wellington Street, West, Toronto, who is in charge of the wreck of the various Stimson Companies.

E. B., Goderich, Ont. While the near term outlook for MASSEY HARRIS LIMITED bonds is far from good, the market price of the issue is probably now around the low and thus it is probably the least favorable time to sell. I do not think there is any doubt but that the security behind these bonds is adequate, and thus if you can afford to risk suspension of interest for a time, you probably would be better to hold them to sell. There is likely to be quite an improvement in the world agricultural situation in the next year or two, and when this occurs the position of the Massey Harris Company will improve likewise.

NOTICE TO READERS

Saturday Night's investment advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.

Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

Each letter of inquiry should refer to one company or security only. If information on more than one company or security is desired, the sum of fifty cents must be sent with the letter for each additional company or security inquired about. If such additional inquiries relate to mining or insurance matter, they should be written on separate sheets of paper.

Inquiries which do not fulfill the above conditions will not be answered.

Province of Manitoba

4½% Bonds

10 year Bonds—due August 1st, 1941
20 year Bonds—due August 1st, 1951

Manitoba is the fourth largest Province in Canada, and, in addition to its prominence in agriculture, the Province has made rapid strides in manufacturing, and development of mineral resources, including copper, gold and zinc. Winnipeg, the capital of Manitoba, is the fourth largest city in Canada.

Principal and half-yearly interest of the above bonds are payable in the principal Canadian cities and New York. Bonds may be obtained in \$1,000 denomination, registerable as to principal.

Prices:

1941 maturity: 97.64 yielding 4.80%
1951 maturity: 95.75 yielding 4.83%

Wood, Gundy & Company

Limited

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Vancouver New York London, Eng.

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Royal Bank Bldg. Montreal
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ST. CATHARINES



Undervalued

Despite depression, savings deposits in Canada have increased over \$50,000,000 since last summer.

Reviving confidence will presently set in motion this great reserve of latent buying power, seeking larger yields than are offered by government bonds.

As competitive buying should presently eliminate many of the bargains now available in sound corporation securities, we have prepared a list of such securities which we consider undervalued by the market.

Ask for List 13

Greenshields & Co

Investment Bankers
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OTTAWA TORONTO QUEBEC

A. E. OSLER & COMPANY

Established 1886

MEMBERS TORONTO STOCK EXCHANGE

Orders Executed in Mining and Industrial Stocks
on All Exchanges

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Canada's Seed Supply

Every province of Canada is now producing high grade seed in commercial quantities. Some idea of the value of the seed production is available from the statement issued by the Department of Agriculture that, in the Maritime Provinces returns for 1930 show seed supplies as follows: Prince Edward Island 40,000 pounds of bent grass seed; Memramcook and Sackville district of New Brunswick 1,400 pounds of bent grass seed; Nova Scotia in Digby and Yarmouth counties 1,700 pounds of registered and 2,500 pounds of commercial turnip seed, while the production of registered seed oats in each of the Maritime Provinces amounted to many thousands of bushels.

ard mills to a very fine powder, a small amount of gypsum being added with the clinker. The resulting powder, usually grey in colour, constitutes the cement of commerce.

The Canadian Bank of Commerce

Dividend No. 178

Notice is hereby given that a dividend of Three per cent on the paid-up capital stock of this Bank has been declared for the quarter ending 31st August, 1931, and that the same will be payable at the Bank and its Branches on and after Tuesday, 1st September next, to shareholders of record at the close of business on the 31st day of July 1931. The Transfer Books will not be closed.

By Order of the Board,
S. H. LOGAN,
General Manager.
Toronto, 17th July, 1931.

Dividend Number 217

Hollinger Consolidated Gold Mines, Limited

A Dividend of 1% on the outstanding Capital Stock of the Company has been declared payable on the 12th day of August, 1931, on which date cheques will be mailed to shareholders of record at the close of business on the 29th day of July, 1931.

DATED the 22nd day of July, 1931.
I. McVOR,
Assistant-Treasurer.

Cement of Commerce

The fusion of the various materials that are used in the manufacture of cement results in the formation of a product known as cement clinker, which is a hard clinker-like substance, usually partly vitrified and dark in colour. This product is ground in stand-

Federal Fire



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Vice-President: HON. H. C. SCHOLFIELD, M.P.P.

Managing Director: H. BRIGGS

Directors: F. K. MORROW, W. H. MARA

FRANK SHANNON, W. R. BRIGGS

W. S. MORDEN, K.C., S. C. TWEED, M.P.P.

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A Canadian Company Investing its Funds in Canada.

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NORTHERN ASSURANCE CO. Limited

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Established 1836

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Northern Building, St. John St., Montreal

A. Hurry, Manager

Assets exceed \$100,000,000



Security \$68,623,494

W. R. HOUGHTON, MANAGER

Concerning Insurance

Rejects Monopolistic Plan

New Zealand Commission Recommends Against Adoption of Ontario System of Workmen's Compensation Insurance

By GEORGE GILBERT

WHILE Quebec, long the upholder of the principle of private enterprise in the ownership and operation of utilities, has reversed itself so far as workmen's compensation insurance is concerned and has established a government monopoly of the business, similar to that existing in Ontario, to become effective September 1st this year, it is significant that in New Zealand, the home of public ownership and state operation of undertakings of various kinds, a commission appointed to enquire into the question has now reported against the setting up of such a state insurance monopoly in that country.

At present the New Zealand workmen's compensation legislation is similar to that of Great Britain; it renders the individual employer liable for the payment of compensation, insurance being left optional; it applies to all employed persons except non-manual workers receiving over \$2,000 (£400) a year; and grants lump sum compensation in case of permanent incapacity or death.

There were three principal questions before the commission—those raised by a resolution of the National Industrial Conference of 1928, which recommended: (1) that insurance should, as a rule, be compulsory; (2) that the government should carefully investigate the working of the Ontario system of workmen's compensation, with a view to determining whether it should be adopted in New Zealand; and (3) that full medical and rehabilitation services should be provided.

With regard to the first question, the commission has recommended that, in view of the hardship which occasionally arose through the failure of some employers to insure their liability, insurance should be made compulsory for all employers excepting those who could show that their financial resources were sufficient to meet all possible claims for compensation.

It was recognized that if insurance was to be made compulsory, employers would have to be protected against excessive insurance premiums, and that this object could be secured either by establishing a non-profit-making state institution having a monopoly of workmen's compensation insurance, or by state regulation of the premiums charged by insurance companies. The commission, therefore, went carefully into the question whether a state institution, on the lines of the Ontario Workmen's Compensation Board, would meet the requirements in New Zealand.

As is well-known, the Ontario system is distinguished not by the employments covered or excluded, or by the scale of benefits provided

—these both being details variable from time to time by law under any system—but by the principle of combining under a single government authority: (a) Compulsory insurance of employers on the basis of collective liability; (b) Summary adjudication of claims, without right of appeal, "upon the real merits and justice of the case"; (c) Accident prevention work and merit rating; and (d) Payment of compensation, as a rule, in the form of pensions instead of lump sums.

Such a system, efficiently managed and kept free of political or other outside influences, it was admitted by the commission, eliminated all profit, reduced working expenses, expedited the final settlement of claims without the legal expenses which an appeal to the courts involved, and yielded in compensation a greater proportion of the premium income than would be possible under any system of competitive insurance.

But these advantages did not convince the commission that it would be desirable to adopt the Ontario system in New Zealand. In the first place, it was felt that the people would not take kindly to an autocratic system, however well administered, which combined the functions of an insurance company with the judicial authority of the Arbitration Court. Secondly, that the introduction of a state monopoly in New Zealand would adversely affect the livelihood of many thousands of persons engaged in commercial insurance. Thirdly, that the majority of employers in New Zealand were opposed to a state insurance monopoly.

For these reasons the commission decided to recommend no change in the existing organization of insurance beyond that of making insurance compulsory. It was considered that sufficient safeguards against excessive premiums were already provided, as there exists a State Accident Office which sells employers' liability insurance at reasonable rates in competition with the insurance companies. The state office fixes its schedule of rates on the basis of its own experience and that of the insurance companies. As the companies use this schedule, the state, in effect, has control of the rates.

At present 71 per cent. of the premiums are used for compensation, and 29 per cent. for working expenses, reserves and profit. While this expense rate is a good deal higher than that of the Ontario system, which is only 6½ per cent., it must be remembered that the Ontario Compensation Act does not apply to very small undertakings, shops, agriculture or do-



OPENS NEW OFFICE

The Great-West Life of Winnipeg has received a license to do business in the State of Washington and will commence operations immediately. At present, offices are being opened in Seattle with F. W. Renworth (above), formerly District Manager in Vancouver, B.C., as State Manager. Offices will be established in other cities throughout the State as rapidly as necessary to give effective service to the Company's policyholders, of which there are already nearly one thousand in Washington.

mestic service, and consequently the cost of administration should be much less.

As regards the provision of medical service for accident victims, the commission has recommended that the cost of medical, surgical and hospital treatment should be paid by the employer up to a maximum of \$125 (£25), and that scales of charges for treatment should be legally prescribed.

Libel Insurance Placed on Market by American Company

IT IS only in recent years that the principle of insurance has been applied to the hazard of libel, one of the most serious which confront publishers of newspapers and periodicals.

An American company, the Employers Reinsurance Corporation of Kansas City, has recently placed on the market three forms of libel insurance, affording protection in the nature of excess coverage above a certain amount which must be borne by the publisher himself, as the cost of full cover libel insurance, it is claimed by the company, would be prohibitive and not warranted by actual conditions.

In the first form offered, the publisher assumes the first \$2,500 of any one loss, and the insurance company pays all loss in excess of \$2,500 up to \$50,000. In the second form, the publisher assumes the first \$1,000, and the company pays all loss in excess of \$1,000 up to \$25,000. In the third form, the publisher pays the first \$500, and the company all loss in excess of \$500 up to \$25,000.

Premiums are based on average circulation, and specific rates are furnished on request. Under this policy, "loss" means amount actually paid to claimants in settlement of their claims (which covers settlements out of court within the provisions of the policy), or in satisfaction of judgments rendered. The insured must conduct the defense in litigation and pay his own lawyers' fees, the insurance company reserving the right to participate in the defense at its own expense.

Employers Reinsurance Corporation is licensed in Canada, and has a deposit with the Government at Ottawa of \$220,000 for the protection of Canadian policyholders.

Conventions of Manufacturers Life Production Clubs

AT JASPER PARK, Alberta, August 19-23, will be held the annual convention of the \$200,000 Club of the Manufacturers Life, to be followed by the convention of the Western Division of the \$100,000 Club at the same place. The Eastern Division of the \$100,000 Club was held at the Bigwin Inn, Lake of Bays, Ont., July 7-11.

In each instance the theme of the meeting is "Increasing Business in Force," treated from the standpoint of (1) preparation; (2) production, and (3) conservation; or, in other words, planning to get the business, getting it, and keeping it in force after it has been written. It is evidently becoming recognized that the true measure of a life agent's value to

Under New Management?

The business which, thanks to your efforts, now produces the means by which your family lives in comfort, may become unsuccessful if your personality is withdrawn from it. If this business is a partnership, your death automatically calls for liquidation and reorganization.

Let Life Assurance take care of your dependants, either by guaranteeing the funds to purchase their interest or by producing capital to carry the business over the period of reorganization. In fairness to your dependants and your business associates you should investigate.

The Sun Life of Canada has an appropriate policy to cover every need.

Let the Sun Life Man give you details.

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FACTS, NOT FICTION—Premium Income



1918—\$ 5,578	1924—\$156,998
1920— 22,586	1926— 223,174
1922— 89,368	1928— 316,771
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Established 1907

Assets \$348,403.50, surplus to policyholders \$157,457.70

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Prompt, Fair Claim Service Everywhere

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CELEBRATES 80TH BIRTHDAY

R. T. Riley, Founder and President of The Canadian Fire Insurance Company, who recently celebrated his eightieth birthday. Back in 1895 he carried out his plan of forming a Western fire insurance company, which, under his sound business and financial direction, has developed into one of the strongest and most successful companies in the business. He is also President of The Canadian Indemnity Company, President of The Northern Trusts Company, Vice-President of The Great-West Life Assurance Company, and Director of various other Western institutions.

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INSURANCE INQUIRIES

Editor, Concerning Insurance:

I had a sickness and accident policy with the Casualty Company of Canada and under the policy they state as follows in reference to sickness—"and which shall confine the insured strictly within the house or hospital and which wholly and continuously from date of such illness prevents the insured from performing every duty pertaining to any business or occupation."

I suffered from rheumatism which crippled me very badly and could only walk with the aid of two canes and could perform no manual labor whatever in connection with my work. The insurance company now refuses to pay me the total monthly indemnity of \$150, because I sometimes went out of the house to see the doctor; in fact, the doctor ordered me to be out in the air as much as possible.

Can this company refuse to pay me on account of the fact that I did not spend all my time in the house while ill?

—N. D. B., Windsor, N.S.

Upon a strict interpretation of your policy of accident and sickness insurance with the Casualty Company of Canada, you would be entitled to indemnity only for that period of your disability during which you were confined to the house.

Whether a court before which an action was brought for recovery under the policy would decide that your visits to the doctor under the circumstances constituted such a violation of the conditions of the contract as to disentitle you to recover, it is, of course, impossible to say in advance.

Editor, Concerning Insurance:

I have a policy with the London Life which I took out last June. It is a pension scheme with a clause which makes it ordinary insurance in case of my death. My income has lately been cut so I have been looking carefully at my policy. Someone has told me that a policy is not reliable unless a doctor's certificate was obtained, and as the company did not demand one I did not have an examination. Is there any truth in that statement? Could the company in future years say that owing to this or that, of which they had no information, the policy is invalid? I was, of course, frank in my answers to questions. Please tell me what I may expect.

—E. B., Virden, Man.

You need have no misgiving of any kind about the validity or collectability of your pension policy with the London Life.

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The London Life has been in business since 1874, and has built up an excellent reputation for prompt and equitable settlement of claims. With total assets at the end of 1930 of \$65,346,491, according to government figures, and a surplus over capital and all liabilities, of \$2,663,632, it occupies a strong financial position, and its policyholders on both the medical and non-medical forms are amply protected.

Editor, Concerning Insurance:

I would appreciate very much your opinion of the financial standing of the Trans-Canada Insurance Company, head office at Montreal.

—W. H. P., Grimsby, Ont.

Trans-Canada Insurance Company was incorporated in Quebec in 1927, and has been doing business under Dominion license since April 3, 1928. It has a deposit with the government at Ottawa of \$138,000, and is authorized to transact fire, automobile, limited explosion, plate glass, sprinkler leakage and tornado insurance.

At the end of 1930 its total assets were \$595,473.64, while its total liabilities except capital amounted to \$391,176.71, showing a surplus as regards policyholders of \$204,296.93. The paid up capital was \$133,240, so there was a net surplus over capital, reserves and all liabilities of \$71,056.93. The financial position is shown to be sound, and the company is accordingly safe to insure with.

Editor, Concerning Insurance:

Will you inform me through the columns of your paper if the following companies are safe to insure with: The Wawanesa Mutual Ins. Co., Wawanesa, Man.; La Motte Mutual, St. Remi, Que.; Montcalm General Ins. Co., Rimouski, Que.; Merchants and Employers Guarantee and Accident Co., Montreal; Chicago Fire and Marine Ins. Co., Chicago, Ill.; First National Insurance Co. of America, Seattle; Mill Owners Mutual Ins. Co., Des Moines, Ia.

T. H. J., Beche, Que.

As these companies are all regularly licensed and have deposits with either the Dominion or the Quebec Government for the protection of policyholders, they are safe to insure with for the class of insurance transacted. The name

of the Merchants and Employers has been changed to Consolidated Fire and Casualty Co., as of June 15, and the head office has been transferred to Toronto, the Province of Quebec being served by a branch office at Montreal.

Editor, Concerning Insurance:

Kindly advise whether or not the Sterling Insurance Company, Chicago, Ill. (Penny-a-day Policy) has any franchise or rights to do business in Canada. Is it safe to do business with?

—H. C. J., St. Catharines, Ont.

Sterling Insurance Company of Chicago has no authority to transact business in Canada, and anyone soliciting business for it in this country does so in contravention of the law and is liable to prosecution.

As it is not licensed here and has no deposit with the government for the protection of Canadian policyholders, I advise against doing business with it.

There is no dearth of licensed companies available, and, as most of them give better value for the money than can be obtained from unlicensed concerns, there is no object in dealing with the latter.

Editor, Concerning Insurance:

If I have a 20 year endowment policy and pay in for 19 years and then die:

Is the difference between the totals of the premiums paid under whole life rates and endowment rates for 19 years paid to my wife together with the face value of the policy—and if not—why not?

The Columbus (Ohio) Mutual and Bankers Life of Monmouth, Ill., both say that the excess paid in is the property of the policyholder and not the property of the company.

—J. K., Drumheller, Alta.

If family protection is the principal object in taking out insurance, the whole life or limited payment life policy is to be recommended rather than a short term endowment. But if it is desired to combine savings with protection, so that a definite sum will be accumulated over a period of years, to provide a retirement fund for old age, etc., the endowment policy furnishes a safe, sound and satisfactory way in which that worthy object may be accomplished.

It is an old but fallacious argument against endowment insurance, that if the insured dies before completing the endowment period he has paid too much for his insurance, because he could have got much more for his money by taking out an ordinary life policy. The same argument could be applied to a 20-pay life policy, because in case of early death the insured could have got a good deal more for his money if he had taken out an ordinary whole life policy. In fact, this argument could also be applied to an ordinary whole life policy, because if the insured is going to die in a few years, it will be cheaper to take term insurance than even ordinary whole life insurance.

As a matter of fact, as far as legal reserve life insurance is concerned, one policy is the mathematical equivalent of another policy, and the same value for the money is given under the various forms of contracts now on the market, though one kind of policy may better meet the requirements of an individual policyholder than another kind.

If a person holding an endowment policy desired to insure that in the event of his death before completing the endowment period there would be returned, in addition to the face of the policy, the difference between the ordinary life rates and the endowment rates he had paid, he could do so by having a term insurance feature added to the endowment policy, for which, of course, he would have to pay an additional premium. The companies mentioned above have added this term insurance feature to their endowments, and charge for it in their rates. As neither the Columbus Mutual nor the Bankers Life, the companies in question, is licensed in Canada, I would advise against insuring with them. If this additional coverage is desired, buy it from a regularly licensed company with a Government deposit for the protection of Canadian policyholders.

NOTICE TO READERS

Saturday Night's Insurance advice service is for the use of paid-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.

Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

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BANK AID FOR INDUSTRY

Bank of England Departs from Historic Policy to Assist Recovery of Business in Great Britain

By FREDERIC EDWARD LEE
Professor of Economics, University of Illinois

TEN years of continuous industrial depression, particularly in the basic industries of Great Britain, have brought to the fore the question of what is the real function of a central bank in relation to the industry of a given country.

For nearly 237 years the Bank

of England—familiarly known as "The Old Lady of Threadneedle Street"—has pursued its traditional policy of reserved isolation from the ordinary course of British industry. During the past 18 months, however, four or five steps have been taken which appear to indicate that this traditional policy

has been at least temporarily abandoned.

A few years ago Sir Ernest Harvey, then Comptroller and now Deputy Governor of the Bank of England, set forth a series of fundamentals of central banking. Among these fundamental principles, No. 12 in the series was:



REGINA MANAGER
C. F. Dunfee, who has been appointed Manager of the Regina Branch Office of The Great-West Life Assurance Co. He has been with the Company for 15 years.

eral industrial rationalization schemes were put through in the form of vertical or horizontal combines or mergers by which needless competition and unnecessary overhead might be eliminated.

NOTABLE among such reorganizations and mergers were the amalgamation of the two large iron and steel and shipbuilding concerns of Armstrong-Whitworth and the Vickers companies; and the formation of two important combines in the cotton-textile industry, the Eastern Textile Association and the Lancashire Cotton Corp., Limited. The former of these combines in the cotton industry was a sort of loose vertical combine, i.e., without financial merger, of firms engaged in the spinning, weaving, finishing, and the export of staple lines of cotton piece-goods for Far Eastern markets.

Under such a combination all of the processes of cotton manufacture might be carried on within the association at rock-bottom cost on a mass-production basis by distributing the work among the members of the association. This did away with the needless overhead in connection with the securing and the fulfilling of orders in this field.

The influence of the banks, and particularly that of the Bank of England, in such mergers is most clearly shown in connection with the formation of the Lancashire Cotton Corp. The purpose of this textile corporation was that of combining individual spinning companies, or weaving companies, which had been in direct competition with one another, by the process of acquiring by purchase or by the exchange of shares the business of these companies. The British banks were the principal creditors of these old firms, and credits which had been granted for distinctly working-capital purposes had, for one reason or another, become frozen credits on the books of the banks.

To make such amalgamations possible, the banks, as the principal creditors, were called upon to assist by taking income debentures in place of the outstanding loans or credits in different forms. Fixed

(Continued on Next Page)

"A central bank should not engage in trade nor have any interest in any commercial, industrial, or other undertaking." Is this a principle which must be abandoned in the conduct of a central bank, or has it been allowed to lapse only for a time during a period of world disorganization in industry and finance?

Only time and experience can give the answer to these questions, but the purpose of this article is to see how far the Bank of England has actually, either temporarily or permanently, departed in practice if not in theory from this and other central banking principles, and to consider as well the occasion for such departure.

Probably the first evidence of this greater interest in industry on the part of banks in general in the United Kingdom, and of the Bank of England in particular, came with the steps which were taken during the closing months of 1928 and during the greater part of 1929 in connection with the necessary reorganization of several important industries and industrial groups in Great Britain. This form of reorganization in that country took the name of "rationalization", and sev-

WAR OR DISARMAMENT?

(Continued from Page 17)

war, and although 75 per cent. of all central government expenditure is for war, it has been beyond the ability of statecraft to demobilize the army and return the men to civil life. The reported diversion of war with Japan reads like extreme folly if one recalls China's experience with Japanese troops in Shantung in 1927-28.

The nations are immersed in debt. The public debts of Canada, federal, provincial and municipal, aggregate five billions of dollars, on which annual interest charges exceed \$200,000,000. The annual portion of the British budget for debt and sinking fund is \$355,000,000. The public debt of France is colossal, three times that of Germany, which scuttled the ship weighted with internal debts in the repudiation seven years ago. Interest on the federal public debt of the United States exceeds \$600,000,000 a year.

Notwithstanding all this, the nations go ahead increasing armaments. In 1914 the United States had 164,000 men, total strength of army and navy. In 1931 the number is 344,000, of which 192,000 are in the navy, including 59,000 marines. At the end of the first year of the naval pact, the United States has not authorized a single parity ship. But eleven destroyers were approved in the 1916 program, and one aircraft carrier, three submarines and two 10,000-ton six inch gun cruisers are under construction.

In the 1922-30 period France laid down 48 modern destroyers; Great Britain 22; Italy 37; Japan 47. In submarines France laid down 67; Italy 32; Japan 35; Great Britain 19; United States 3. Now one year after the naval pact, France has authorized 60 ships; Great Britain 30; Italy 29 and Japan 17.

THIS threatening situation, which surely portends war, indicates the limitations of political leadership and the weakness of democracy. The time for a world conference is now, not only for disarmament but also for readjustment of economic affairs. Another great war would make imperative conscription of wealth as well as of men. Once conscripted there would never be a return to the system of private property which prevails in North America. The war of 1914-18 brought more political and social changes than might have been in this century.

Preservation of modern Germany by extended loans and credits and reasonable revision of the Versailles Treaty will keep that country from going with Russia and ensure that European civilization will be saved.

If reason prevails at the world disarmament conference in 1932 and that success is followed by a return of faith and confidence, a revival of trade and industry, the western nations, indeed the entire world, may enter upon an era of unparalleled prosperity. It will be the stern duty of statesmanship to consolidate that economic millennium by radical reforms in the social fabric, providing against the social injustices which are all too evident to-day.

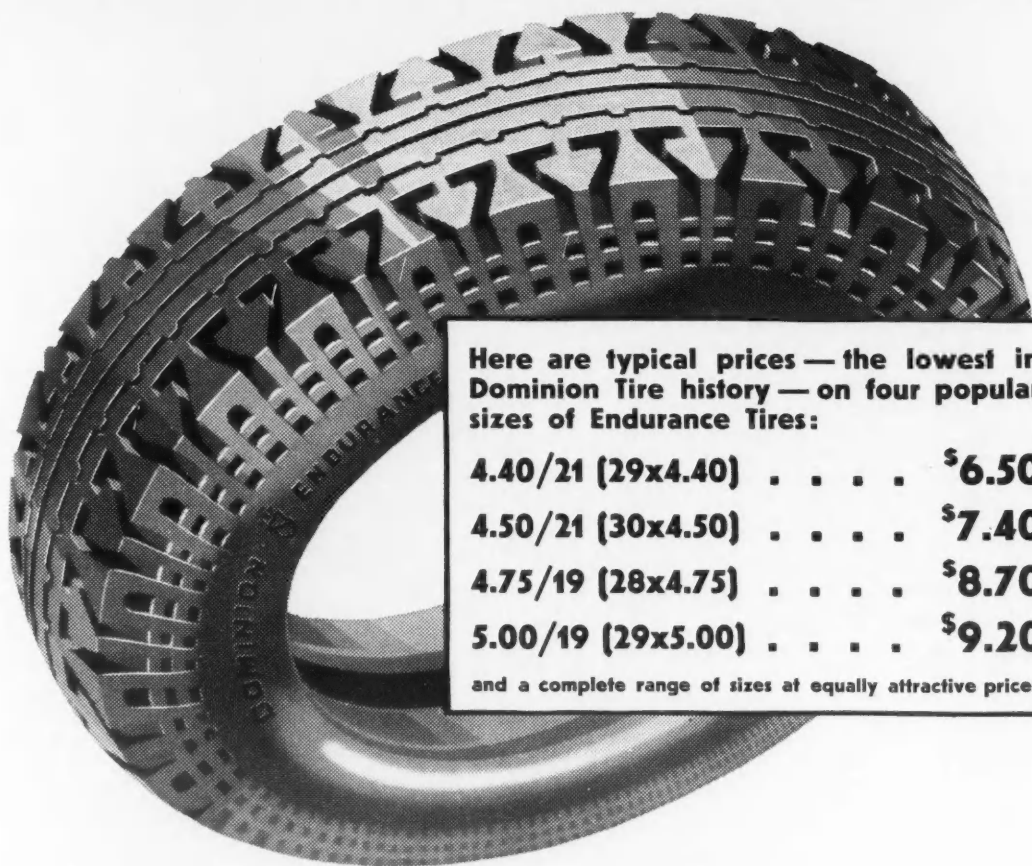
Six years ago Lord Birkenhead wrote an able article for Harpers on the world in 2025. He estimated the world's work would then be done in less than three months' labor each year by the individual, whose chief problem would be how to use his leisure time, to which point education would be mainly directed. But Lord Birkenhead did not attempt to explain how the social reforms were brought about. There is no comprehensive effort being made to solve that problem in North America.

It is possible that France and the Little Entente will be manoeuvred into limited disarmament and control in 1932. Failure will mean that Germany will proceed with a revolution under Hitler and the steel-helmets, denounce the Treaty of Versailles, and arm herself, with consequences, not simple of estimation. The British Empire, the United States, and probably Japan and Italy, will be prepared to go to the minimum line of safety in disarmament, only if France will consent to desist in her program of ambitious designs. Japan must be vigilant against truculent neighbors.

The British Empire will not be safe with much less protection than at present, but the burden will have to be shared with the active partners, and not so much laid upon the senior partner. If Chancellor Bruening is able within a short time to summon parliament and win support for his policy, all may go well until the disarmament conference at Geneva next February. But if it should be that he meets defeat and a general election follows, the entire plan may be set aside and the League of Nations dissolved.

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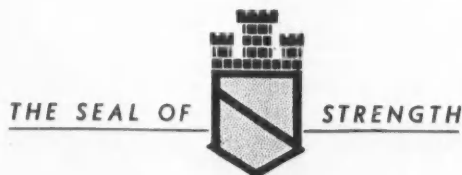
4.40/21 (29x4.40)	\$6.50
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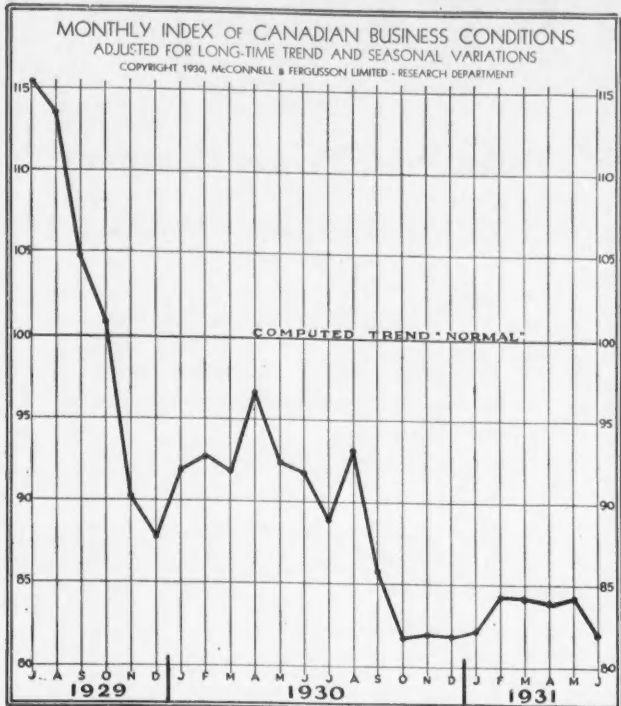
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THE TREND OF BUSINESS



BUSINESS in Canada during June, 1931, registered 18.05 per cent. below normal according to the McConnell & Fergusson Monthly Index of Canadian Business Conditions. This compares with 15.66 per cent. below normal for the previous month and 8.2 per cent. below normal for June, 1930.

Each of the four factors receded. There was a loss of 1.4 per cent. in carloadings, 2.4 per cent. in

bank debits, and 0.5 per cent. in electric power production. The sharpest drop was in the award of construction contracts which lost 5.8 per cent.

The following table gives the combined weighted index and the four component factors, each of which has been adjusted for both seasonal variation and long-time trend:

	June 1931	May 1931	June 1930
Carloadings of revenue freight	79.3	80.7	95.5
Construction contracts awarded	81.4	87.2	87.6
Bank debits	88.7	91.1	85.8
Electric power production	82.8	83.3	93.0
Combined weighted index	82.0	84.3	91.8

BANK AID FOR INDUSTRY

(Continued from Page 22)

assets under such schemes were valued on a reasonably low basis, and 5½ per cent. income debentures were issued to the shareholders, or, where debts exceeded the value of the assets, to the secured creditors, up to one-half of the value of the fixed and floating assets.

When it appeared, according to the London Times, that the whole negotiations for such mergers might fall through, due to the failure of the banks concerned to reach an agreement, the Bank of England was reported to have stepped into the breach and to have made possible the consummation of these plans. The Bank of England also apparently agreed to meet the temporary financial needs of the Lancashire corporation, while, at the same time, advising this new combination during the latter stages of its organization.

ABOUT this time also attention was called in the London financial press to the apparent desire on the part of the Bank of England to give to struggling British industry as quickly as possible the benefits of cheap money. From a high of 6½ per cent. in October, 1929, following the beginning of the New York stock-market crash and the Hatry crisis in England, the Bank of England made successive reductions in the Bank Rate at intervals of a few weeks, until, on May 3, 1930, it reached 3 per cent., at which figure it still stands. How great a help this was to British industry is something of a question, due to the falling-off in demand for bank advances and bank credit generally in Great Britain, but the Bank of England undoubtedly did its part at least toward making cheaper money available to industry.

Indirect advice in reorganization or rationalization schemes and assistance in the form of reduced bank rates did not, from all appearances, prove sufficient to enable British industry to return to a broad and sound basis of operation. Hence, in November, 1929, a company, known as the Securities Management Trust, was organized as a direct subsidiary of the Bank of England. Its governor and an expert board of business men made up the directorate of the new subsidiary, which had for its primary purpose that of assisting industries and firms with advice and guidance in connection with schemes of rationalization — including reorganization, amalgamation, and the acquisition of new capital — in British industry.

The capital of this concern was only £1,000, hence it is obvious that it did not intend of itself to furnish new capital to industries, but, when schemes for rationalization were examined by the new company and given general approval, it meant

that such would receive the most sympathetic consideration and co-operation of the financial authorities and houses of London in working out plans and in finding the new capital required.

While the formation of this subsidiary did not put the Bank of England in direct control of any business enterprise nor create any direct "interest in any commercial, industrial, or other undertaking", it was, at least, a break with tradition. A few months later this break was extended farther and became more evident with the announcement that the Bank of England had participated in the subscription of £500,000 of new capital for the United Dominions Trust, Ltd. — a company whose primary object was known to be that of the financing of instalment sales, or "hire-purchase" agreements as they are called in Great Britain.

THE next step on the part of the Bank of England was more far-reaching and more important than any which had been taken previously, but one that was obviously taken in order to carry out the aims of the earlier undertakings. By this time the "Old Lady of Threadneedle Street" had become more familiar with the highways and byways of industrial finance, and, having come out of her seclusion to chat with her neighbors in finance as to the best methods of relieving the ills of the *corps industriel*, she apparently decided to pay them a longer visit.

A new company, known as the Bankers Industrial Development Co., was formed. Its nominal capital was £6,000,000, or roughly \$30,000,000, divided into 45 "A" shares and 15 "B" shares of £100,000 each — a scheme of capitalization somewhat similar to that employed by two of the "Big Five" joint-stock banks. The 45 "A" shares were subscribed by banks, issue houses, and other financial institutions of the United Kingdom, and the 15 "B" were subscribed by the Securities Management Trust, the subsidiary of the Bank of England. The 15 "B" shares carry three votes each, whereas the 45 "A" shares have one vote each, so that a 50 per cent. control is virtually vested in the Bank of England, through its subsidiary.

The aims and objects of this new company were to assist and advise given industries, or sections of an important industry, in connection with reorganization schemes which are deemed necessary or are under way. It is understood that the capital of this concern will not be used to assist an industry directly, but, like the practice of the Securities Management Trust, when rationalization schemes are approved by this company after careful examination, its stamp of approval thus given will make it pos-

sible for the combination to secure the necessary new capital through the usual channels.

This company will not, moreover, advise or deal directly with individual firms, nor with minor proposed mergers, but only with the whole of, or the leading portion of, basic industries which are of major importance to Britain's industrial fabric. The firms or companies within an industry are expected to get together for the purpose of deciding upon a possible scheme of co-operation or reorganization, after which time they will approach the new company for advice and assistance.

THUS, as has been pointed out by British financial journals, the Bank of England has virtually been compelled by reason of existing circumstances to take the role of initiator in such matters when it was found by experience that the role of adviser was not sufficient to accomplish the desired end. It has had to organize the other banks and financial institutions for carrying out the needed reforms. Whether the Bank will later return to the role of mere adviser or not remains to be seen as it works out its future central banking policy.

The Bankers Industrial Development Co. is said to be the first institution of its kind ever to be set up by a central bank. It has, as well, the full backing and support of the British Government, although the government does not share in the operation or support of the scheme.

Whether with this combined backing it will be able to overcome the traditional reserve of British industry and its opposition to change, or to put the basic industries of the United Kingdom on their feet again by making avail-

able to them the necessary funds for carrying out needed reorganizations, is a question the answer to which is not now apparent.

P. M. R.'s COLUMN

(Continued from Page 17)

or two hundred years hence the world will marvel at the degree of ignorance, economic, political and social, which prevailed so recently.

THE optimism created by the Hoover international debt moratorium was soon replaced by fear, that was well-nigh panic, of a financial collapse in Germany with its inevitable repercussions on other countries, some of them themselves none too strong. As the Guaranty Survey, published by the New York Trust Company, summarizes it: "Domestic business developments have been overshadowed by the critical state of affairs in Europe. The termination of the seven-power conference at London on July 23 marked the end, for the time being at least, of the effort for organized international aid to Germany in the present crisis. The agreement reached at the conference is far from representing a final solution of Germany's financial problems. Nevertheless, in conjunction with the Hoover plan for the postponement of intergovernmental debt payments, including reparations, it arrests the immediate causes of the crisis and provides an opportunity for the more careful examination of underlying conditions." In short, so far, so good. If not averted, the German danger is at least postponed. With international consciousness thoroughly aroused to the peril, the prospects that a satisfactory solution will ultimately be found seem substantially better.



CANADA POWER AND PAPER HEAD?

R. A. McInnis, who is reported to be a probable appointee as manager of the mills composing the Canada Power and Paper group. He is, at present, general manager of the Anglo-Canadian Pulp and Paper Mills, and was before that an executive of Abitibi Power and Paper Company. He is generally regarded as one of the very soundest and most practical executives in the industry. Mr. Biermans, one-time president of the Belgo-Canadian Paper Company, a unit of the Canada Power group, has deprecated the appointment in question, in advance, on the assumption, apparently, that Mr. McInnis, if he accepted it, would still remain as well general manager of the Anglo-Canadian, a competitor of the group. Hon. C. A. Dunning, chairman of the Canada Power Securities Protective Committee, has all along insisted that it is the duty of the committee and the new directors to appoint the most able management obtainable, and of Mr. McInnis' outstanding ability in the newspaper field there is no doubt.

—Photo by "Who's Who in Canada".



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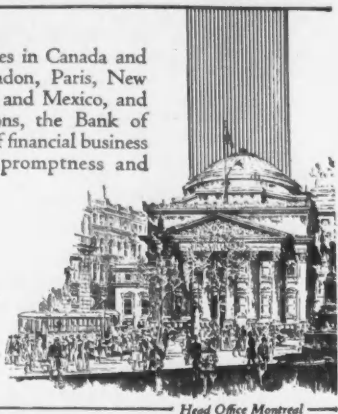
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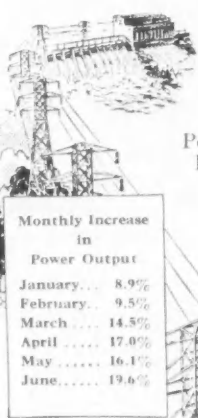
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—Wide World Photo.

BRITAIN'S BANKING

Bulwarks of British Industry Remain Firm and Solid
During Period of Stress

By LEONARD J. REID

Assistant Editor of the Economist, London

THE turn of the half year of 1931 witnessed a rapidly developing banking crisis in Germany and Central Europe. The first public intimation of the threatening danger took the agreeable form of a sudden measure to avert a catastrophe which was not even generally expected. The Hoover one year government debts moratorium proposal suggested to the public at large that if a serious situation was arising it was already forestalled by this magnificent proposal. The public view was right.

No real authority has the slightest doubt that, if France had accepted the Hoover offer promptly, the present crisis would not have occurred. Within a month a leading German bank closed its doors, drastic financial decrees were necessary to cope with the situation. All German banks except the central institution and stock exchanges were closed for several days to avoid the worst effects of a panic. Quick upon this came the news that in Hungary too all banks had been ordered to close for several days.

How have the English banks been faring in the first six months of the year which had so much trouble in store for banks across the Channel? Early in July practically all the banks in the United Kingdom announced reductions in their half-yearly dividends. This step was regarded as not absolutely necessary, because in previous years banks have been earning well above the amounts actually distributed, and one bank, Barclay's, did not in fact reduce its interim dividend.

In the absence, in many ways regrettable, of half-yearly profit and loss accounts it is impossible to say with any precision to what extent the reduced distribution corresponded with reduced earnings, but the lower dividends did convey the impression that banking profits were lower than in the recent past. The half-yearly balance sheets

however offer some statistical guidance.

The general state of trade continued bad during the half-year. Wholesale prices continued to fall, thus discouraging both buying and production, and this was reflected in decreased overseas and domestic trade which in turn must have diminished the opportunities for profitable banking. This is borne out by the balance sheets figures.

THE aggregate for four of the "Big Five" English banks who have already issued their half yearly balance sheet is as follows. Deposits show a reduction of about £26 millions compared with the end of June twelve months ago, the total being £1,238 millions. Cash and money at call at £274 millions is also down, by £16 millions. Discounts shown at £171 millions are some £15 millions lower than a year ago. Investments, on the other hand, show an increase of about £39 millions at £210 millions. Advances at £626 millions are down by about £34 millions and acceptances at £46 millions show a reduction of about £9 millions.

It will be seen that with the lower volume of discounts and advances, two of the more profitable banking functions, profits must have suffered, nevertheless as is customary advances were charged for at the minimum rate of 5 per cent. The increase in investments is significant, because there has been a depreciation in the value of most industrial securities since a year ago and so the balance sheet figures suggest substantial increases in gilt-edged holdings.

It will be recalled that during the year there has been a reduction in the Bank of England's re-discount rate; from 3 per cent. at the beginning of the year it was down to 2½ per cent. at the half-year; *pari-passu* with the lowering of the Bank rate, the joint stock banks paid a lower interest on deposits, but with the rate on loans and advances maintained the banks profited by the wider margin.

Allowing for the "window dressing" at the half year, designed to make the balance sheets look at their best, the financial position of the banks is conspicuously healthy. Despite their wide international interests, the British banks remain firm and solid during the present period of stress and storm.

BRITISH banking policy is, however, far from escaping criticism and the beginning of the second half of 1931 will be historic in banking annals for the publication of the report of the Committee on Financing and Industry set up by Mr. Snowden in November, 1929. The report, which is voluminous, goes into the question of the relationships of British banking to industry.

Among its numerous findings is a charge that the banks are not sufficiently helpful to industry in difficult times. An example of this occurs above where mention was made of the fact that while banks have been paying less on deposits they did not reduce their loans to industry below 5 per cent.

The committee also makes a strong plea for the compilation and publication of more statistical evidence concerning actual financing of industry on the grounds that "many matters of importance are now the subject of controversy, yet need not be so if they could be put to a statistical test." It recom-

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mends for example greater detail in already published returns as to the amounts held in sterling and in foreign currencies.

It also makes the interesting suggestion that quarterly figures should be published of bank loans and over drafts classified under six groups of productive industry. These are but part of its recommendations that, at long last in industry and finance, the left hand should know what the right hand is doing.